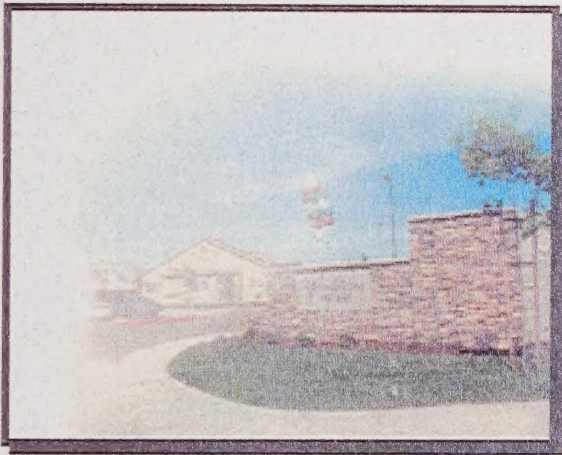


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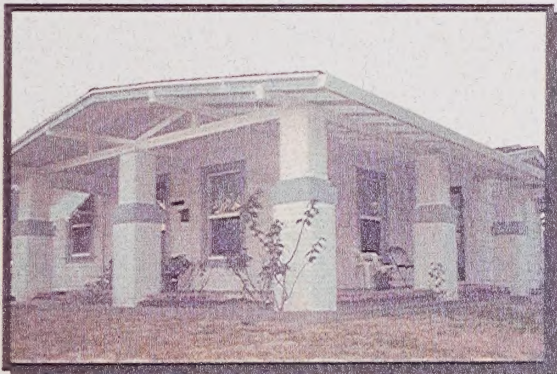
City of Modesto Housing Element (2003-2008)



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April 27, 2004



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City of Modesto Housing Element (2003-2008)

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COMMUNITY & ECON. DEV. DEPT.

May 11, 2004

Mr. Jack Crist, City Manager
City of Modesto
P.O. Box 642
Modesto, California 95353

Dear Mr. Crist:

RE: Review of the City of Modesto's Adopted Housing Element

Thank you for submitting Modesto's housing element, adopted by the City Council on April 27, 2004 and received for our review on May 7, 2004. As you know, the Department of Housing and Community Development (Department) is required to review adopted housing elements and report our findings to the locality (Government Code Section 65585(h)). We appreciate the insight and cooperation Messrs. Brad Kilger, Community and Economic Development Director, Patrick Kelly, Principal Planner, Miguel Galvez, Senior Planner, and Ms. Allison Barratt-Green, Senior Deputy City Attorney, provided during the review process.

The Department's April 5, 2004 review found the City's draft housing element (with supplemental revisions) met the statutory requirements of State housing element law. Given all revisions were formally incorporated into the element and adopted by the City Council, we are pleased to find the housing element in compliance with State housing element law (Article 10.6 of the Government Code).

The Department commends the City of Modesto for its commitment to prioritize resources and guide development to areas where infrastructure is adequate and available in an effort to accommodate its future housing needs for all income levels. According to the adopted element, the four voter approved (Measure M) specific plan areas, shown on Map A-5 (Roselle/Caribel, Fairview Village, Kiernan/Carver, and Johansen/North Empire), have the potential to accommodate the development of 2,948 new housing units for lower-income households. This buildout projection is based on the City's commitment to designate "at least" 15 percent of the residential land within each specific plan for multifamily uses, with an average density of 22 dwelling unit per acres. As a result, it is critical the City diligently and expeditiously implement the following: (1) ensure a sufficient supply of adequately zoned sites remains available throughout the planning period (Program 4.1), (2) establish a menu of incentives to encourage infill development (Program 6.2), and; (3) effectively accommodate the needs of persons with disabilities through the use of reasonable accommodation program (Program 4.3).

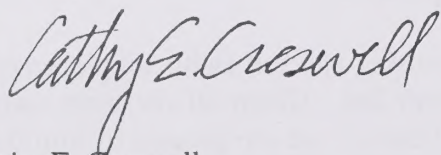
Pursuant to both Government Code Section 65400 and housing element Program 5.4, the City should monitor, evaluate, and report on the effectiveness of its housing and community development implementation actions, and particularly with a focus on those that will assist the City in accommodating its regional share need, including but not limited to, Programs 4.1 (adequate sites) and 6.2 (infill incentives). The annual implementation reports are required to be completed and submitted to the local legislative body and this Department by October 1 of each year.

Also, for your information, upon completion of an amended or adopted housing element, a local government is responsible for distributing a copy of the element to area water and sewer providers (Government Code Section 65589.7). This section of the law requires public and/or private water and wastewater providers give a priority to proposed housing development projects for lower-income households in their current and future resource or service allocations. Local public and/or private water and sewer providers must grant a priority for service hook-ups to developments that help meet the community's share of the regional need for lower-income housing.

We wish the City of Modesto much success in implementing its housing and development assistance programs, and look forward to following the City's annual progress and achievements through its forthcoming general plan implementation progress. If we can provide any additional assistance in implementing the City's housing and land-use strategies, please contact Don Thomas, of our staff, at (916) 445-5854.

In accordance with requests pursuant to the Public Records Act, we are forwarding copies of this letter to the persons and organizations listed below.

Sincerely,



Cathy E. Creswell
Deputy Director

cc: Brad Kilger, Director, Community and Economic Development, City of Modesto
Miguel Galvez, Senior Planner, City of Modesto
Mark Stivers, Senate Committee on Housing & Community Development
Suzanne Ambrose, Supervising Deputy Attorney General, AG's Office
Terry Roberts, Governor's Office of Planning and Research
Nick Cammarota, California Building Industry Association
Marcia Salkin, California Association of Realtors
Marc Brown, California Rural Legal Assistance Foundation
Rob Weiner, California Coalition for Rural Housing
John Douglas, AICP, Civic Solutions
Deanna Kitamura, Western Center on Law and Poverty
S. Lynn Martinez, Western Center on Law and Poverty
Alexander Abbe, Law Firm of Richards, Watson & Gershon
Michael G. Colantuono, Colantuono, Levin & Rozell, APC
Ilene J. Jacobs, California Rural Legal Assistance, Inc.
Richard Marcantonio, Public Advocates
Liz Porter, California Rural Legal Assistance, Inc.
Miguel B. Donoso, Hispanic Task Force
Eugene Smith, Tulare Co. Bldg. & Plng. Department
Gary Dickson, Stanislaus Council of Governments

**MODESTO CITY COUNCIL
RESOLUTION NO. 2004-233**

**A RESOLUTION APPROVING AN AMENDMENT TO THE MODESTO
URBAN AREA GENERAL PLAN TO UPDATE THE HOUSING ELEMENT
(CITY OF MODESTO)**

WHEREAS, on March 4, 2003, the City Council of the City of Modesto re-certified the Final Master Environmental Impact Report ("Master EIR") (SCH No. 1999082041) for the Modesto Urban Area General Plan, and

WHEREAS, a General Plan for the City of Modesto entitled "City of Modesto Urban Area General Plan", was adopted by the City Council by Resolution No. 95-409, on August 15, 1995, in accordance with Section 65300 of the Government Code, and

WHEREAS, said General Plan has been amended by Modesto City Council Resolution Nos. 95-584, 96-20, 96-338, 96-639, 97-3, 97-137, 97-158, 98-293, 99-162, 99-564, 2000-303, 2000-633, 2001-47, 2001-476, 2002-154, 2002-526, 2003-101, and 2003-122, copies of which are on file in the office of the City Clerk, and

WHEREAS, the City of Modesto's existing Housing Element was adopted in 1992, by Council Resolution 92-273, on May 19, 1992, and was prepared and adopted pursuant to State law at that time, and

WHEREAS, Article 10.6 of the State of California Government Code requires each local government to review its Housing Element periodically and to revise its Housing Element not less than every five years, or as amended by State law, and

WHEREAS, Government Code Section 65588 (e) requires that the City of Modesto adopt an updated Housing Element by December 31, 2003, and

WHEREAS, the Housing Element is a statement of current housing needs in the Modesto Urban Area and sets forth probable solutions and housing goals for such urban area, and

WHEREAS, the City of Modesto prepared an Initial Study EA/C&ED 2003-54 on the Housing Element Update, in accordance with the California Environmental Quality Act and determined that this project is within the scope of the City Modesto Master EIR (State Clearinghouse No. 199908041) approved earlier, and the Master EIR adequately describes the activity for the purposes of CEQA, and

WHEREAS, City Staff invited citizen participation in the preparation and review of the Housing Element from June 2002 through June 2003, including two joint Planning Commission and City Council workshops, three neighborhood meetings, and a series of public workshops held by the ad hoc Housing Element Advisory Committee, and

WHEREAS, on February 18, 2004, the Planning Commission held a duly noticed public hearing in the Tenth Street Place Chambers located at 1010 Tenth Street, Modesto, California, at which hearing evidence both oral and documentary relating to this proposed amendment to the Modesto Urban Area General Plan was considered, and

WHEREAS, after said public hearing, the Modesto Planning Commission adopted Resolution No. 2004-09, recommending to the City Council an amendment to the Modesto Urban Area General Plan by updating the Housing Element, and

WHEREAS, Government Code Section 65358, permits the amendment of General Plans by the legislative body up to four times per year, and

WHEREAS, said matter was set for a public hearing of the City Council to be held on March 9, 2004 and continued to April 27, 2004, at 5:30 p.m., in the Tenth Street

Place Chambers located at 1010 Tenth Street, Modesto, California, at which date and time said duly noticed public hearing of the Council was held for the purpose of receiving public comment on the proposed amendment to the Modesto Urban Area General Plan Housing Element Update, and

WHEREAS, the City Council finds that the 2003 Draft Housing Element update to the Modesto Urban Area General Plan would be in the interest of the general welfare.

NOW, THEREFORE, BE IT RESOLVED, by the Council of the City of Modesto that it hereby finds and determines that the proposed amendment to the Modesto Urban Area General Plan by amending the Housing Element is required for the public health, safety and welfare of the citizens of Modesto and said General Plan is hereby amended to read as shown on Exhibit "A" attached hereto and incorporated herein by reference.

BE IT FURTHER RESOLVED, that the City Council determines the following:

SECTION 1: The City Council finds that the 2003-2008 Housing Element is consistent with the Modesto Urban Area General Plan.

SECTION 2: The City Council adopts the update of Housing Element of the Modesto Urban Area General Plan, to replace the existing Housing Element of the Modesto Urban Area General Plan, dated May 1992, for the following reasons:

- a. The State Legislature has mandated that all cities and counties include an updated Housing Element in their adopted local General Plans (Section 65580-65589.8) and;
- b. The Draft Housing Element guides residential development and preservation in a manner that supports the overall economic and social values of the community and;
- c. The Housing Element update to the Modesto Urban Area General Plan is in the interest of the general welfare of the Community because it updates and expands the goals, policies and programs to provide affordable housing to the citizens.

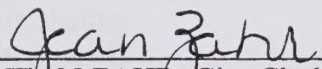
SECTION 3: The City Council further rescinds City Council Resolution 92-273, which was adopted on May 19, 1992, and updated the Housing Element of the Modesto Urban Area General Plan.

BE IT FURTHER RESOLVED by the Council of the City of Modesto that the Community and Economic Development Department Director is hereby authorized and directed to forward certified copies of this resolution and said amendment to the General Plan to the Board of Supervisors, and file a notice of determination within five (5) business days with the Stanislaus County Clerk pursuant to Section 21152 of the Public Resources Code.

BE IT FURTHER RESOLVED by the City Council of the City of Modesto that it hereby adopts the proposed amendment to the General Plan, which is attached as **Exhibit "A"**, and incorporated herein by reference.

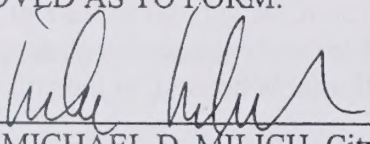
The foregoing resolution was introduced at a regular meeting of the Council of the City of Modesto held on the 27th day of April 2004, by Councilmember Jackman, who moved its adoption, which motion being duly seconded by Councilmember Keating, was upon roll call carried and the resolution adopted by the following vote:

AYES:	Councilmembers:	Dunbar, Jackman, Keating, Marsh, Mayor Ridenour
NOES:	Councilmembers	None
ABSENT:	Councilmembers	Hawn, O'Bryant

ATTEST: 
JEAN ZAHR, City Clerk

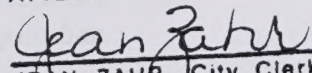
(SEAL)

APPROVED AS TO FORM:

By: 
MICHAEL D. MILICH, City Attorney

The foregoing is a correct copy of the original on file in this office which has not been revoked and is now in full force and effect.

ATTEST:


JEAN ZAHR, City Clerk of the City of Modesto, County of Stanislaus, State of California

City of Modesto 2003-2008 Housing Element

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INTRODUCTION

A. COMMUNITY CONTEXT

The City of Modesto faces a critical need to plan for and provide sufficient housing units, resources, and programs for our residents. Rising housing costs, a large anticipated population growth, and changing demographics all illustrate the need to develop an approach and strategy to producing housing that matches the needs of the people of Modesto. Based on the most up-to-date data, resources, and knowledge available, the City has undertaken the task of planning to meet housing needs for the period of 2003-2008. The result of this effort is the Housing Element of the General Plan.



Since the late 1990s, Modesto has experienced a substantial rise in housing costs for both rental and ownership housing. Despite a relatively high rate of housing production from 2000-2002, housing costs have continued to rise and threaten to make the average home unaffordable to the average working family in the City. Diminishing housing affordability in Bay Area jurisdictions has increased the demand for housing in Modesto, resulting in increased housing prices, housing cost burden, and lack of affordable housing production in Modesto. Meanwhile, the City also faces a need to continue upgrading housing and reinvesting in neighborhoods.

Within this broad context, Modesto must address key housing challenges over the 2003-2008 planning period. These challenges include:

- 1) Providing sites for additional housing;
- 2) Providing for a range in types and prices of housing;
- 3) Continuing to address the need to improve and rehabilitate housing and neighborhoods;
- 4) Providing for those with special housing needs; and
- 5) Maintaining and improving the local environment and quality of life in Modesto.

The 2003-2008 Housing Element addresses these issues through a comprehensive housing strategy.

Creating a suitable and effective housing strategy is a complex process, but one defined by the needs of those living and working within the community. The diverse population of Modesto requires an approach that can produce an equally diverse range of housing choices, including single-family homes, apartments, condominiums, housing for special needs groups



(including the homeless), and many others. While the content of the Housing Element is based on community needs, the format and organization of the document is also largely determined by State law. The sections below provide an overview of the content and format of the Housing Element, describe the input into the Plan by Modesto residents and interested parties, defines the relationship of the Housing Element to the General Plan, and discusses how the Housing Element will be used by the City to encourage housing production in a pace and manner consistent with community goals.

B. STATE POLICY AND AUTHORIZATION

The California Legislature has identified the attainment of a decent home and suitable living environment for every resident as the State's major housing goal. Recognizing the important role of local planning programs in pursuing this goal, the Legislature has mandated that all cities and counties prepare a housing element as part of their comprehensive general plan. Section 65302(c) of the Government Code sets forth the specific components to be contained in a community's housing element.

State law requires housing elements to be updated at least every five years to reflect a community's changing housing needs. The 1992 Modesto Housing Element covered the five-year period spanning 1992 through 1997. However, due to an economic downturn in the mid-1990s and a shortfall in State funds, the Legislature extended the planning period for the 1992 Housing Element through June 30, 2003. Thus, this Housing Element covers the planning period of July 1, 2003 to June 30, 2008. Special legislation was later adopted to provide an extension for completing the Housing Element update to December 31, 2003.

A critical measure of compliance with the State Housing Element law is the ability of a jurisdiction to accommodate its share of the regional housing needs – Regional Housing Needs Allocation (RHNA). For Stanislaus County, the regional growth projected by the State was for the period between January 1, 2001 and June 30, 2008. Therefore, while the Housing Element is a five-year document covering July 1, 2003 to June 30, 2008, the City has seven and one-half years (January 1, 2001 to June 30, 2008) to fulfill the RHNA.

C. ROLE OF HOUSING ELEMENT

The Housing Element of the General Plan is designed to provide the City with a coordinated and comprehensive strategy for promoting the production of safe, decent, and affordable housing within the community. A priority of both State and local governments, Government Code Section 65580 states the intent of creating housing elements:

The availability of housing is of vital statewide importance, and the early attainment of decent housing and a suitable living environment for every California family is a priority of the highest order.

Per State law, the Housing Element has two main purposes:

- (1) To provide an assessment of both current and future housing needs and constraints in meeting these needs; and
- (2) To provide a strategy that establishes housing goals, policies, and programs.

Beyond State law requirements, Modesto has areas of special priority that provide additional purpose to the Housing Element. The unique conditions and market forces in play in Modesto require that the Housing Element focus on additional concerns, such as the influence of San Francisco Bay Area workers have on the local housing market and the pursuit of a jobs/housing balance for the economic well-being of the community. The State-mandated concerns and the local concerns combine to set the foundation upon which this Housing Element is built.

The Housing Element is a five-year plan for the 2003-2008 period, unlike other General Plan elements that typically cover a 10- to 30-year planning horizon. The Modesto Urban Area General Plan, for instance, encompasses goals and policies intended to guide growth and development through the year 2025. This Housing Element identifies strategies and programs that focus on:

- 1) Matching housing supply with need;
- 2) Maximizing housing choice throughout the community;
- 3) Assisting in the provision of affordable housing;
- 4) Removing governmental and other constraints to housing investment; and
- 5) Promoting fair and equal housing opportunities.

The Housing Element consists of the following major components:

- An analysis of the City's demographics, housing characteristics, and existing and future housing needs (Section 2).
- A review of potential market, governmental, and environmental constraints to meeting the City's identified housing needs (Section 3).
- An evaluation of the land, financial, and organizational resources available to address the City's identified housing needs (Section 4).
- A review of the City's accomplishments from the previous 1992 Housing Element, including quantified results of programs (Section 5).
- A statement of the Housing Plan to address the City's identified housing needs, including housing goals, policies and programs (Section 6).

D. DATA SOURCES

In preparing the Housing Element, various sources of information were used. Wherever possible, Census 2000 data provided the baseline for all demographic information. Additional sources provided reliable updates to the 2000 Census. These include housing market data from Dataquick, employment data from the Employment Development Department, lending data from financial institutions provided under the Home Mortgage Disclosure Act (HMDA), and the most recent data available from service agencies and other governmental agencies. In addition, the City's 2003-2008 Housing Element implements the most recent changes to State Housing Element law, including those affecting the development, maintenance, and improvement of housing for persons with disabilities.

E. RELATIONSHIP TO THE MODESTO URBAN AREA GENERAL PLAN

The Housing Element is a component of the Modesto Urban Area General Plan, which provides guiding policy for all growth and development within the community. The General Plan consists of seven chapters that address both the State-mandated planning issues plus optional subjects that are of particular concern to the City. These chapters are:

- Community Growth Strategy
- Community Development
- Housing
- Community Services and Facilities
- Public Safety
- Environmental Resources and Open Space
- General Plan Implementation

State law requires consistency among sections of the General Plan. As such, goals and policies contained within the Housing Element should be interpreted and implemented consistent with the goals and policies of the rest of the General Plan. To ensure that the contents of the 2003-2008 Housing Element maintain consistency with the adopted General Plan, an analysis of the two documents was conducted. Table 1-1 provides the goals and policies of the Housing Element and other General Plan policies that support them.

The City will ensure consistency between the Housing Element and other General Plan elements so that policies introduced in one element are consistent with other elements. At this time, the Housing Element does not propose significant changes to any other element of the City's General Plan. However, if it becomes apparent that over time that changes to any element are needed for internal consistency, such changes will be proposed for consideration by the Planning Commission and City Council.

Table 1-1
General Plan Consistency Analysis

Housing Element		General Plan Supporting Policies			
#	Policy	Element	Topic	Issue	Policy
1.1	Support housing for all income groups.	Community Development	Neo-Traditional Principles	C	Neighborhoods should contain a diversity of housing types to enable citizens from a wide range of economic levels to live within its boundaries.
1.2	Promote the development of affordable housing throughout the community.	Community Development	Neo-Traditional Principles	C	Neighborhoods should contain a diversity of housing types to enable citizens from a wide range of economic levels to live within its boundaries.
1.2	Facilitate development of housing for special needs groups.	No specific policies in General Plan that either support or contradict this housing element policy			
1.4	Facilitate the development of entry-level and step-up housing.	Community Development	Neighborhood Plan Prototype	A	Neighborhoods should contain a variety of housing types, as allowed by the R-1, R-2, R-3, and P-D zones of the Modesto Zoning Code.
2.1	Promote equal opportunity for all residents to reside in the housing of their choice.	Community Development	Neo-Traditional Principles	C	Neighborhoods should contain a diversity of housing types to enable citizens from a wide range of economic levels to live within its boundaries.
2.2	Continue to make a strong commitment to the issue of fair housing practices.	Community Development	Neo-Traditional Principles	C	Neighborhoods should contain a diversity of housing types to enable citizens from a wide range of economic levels to live within its boundaries.
2.3	Encourage a range of housing types to be constructed in subdivisions and large developments.	Community Development	Neighborhood Plan Prototype	A	Neighborhoods should contain a variety of housing types, as allowed by the R-1, R-2, R-3, and P-D zones of the Modesto Zoning Code.
2.4	Facilitate the development of second units as an affordable housing alternative.	Community Development	Neighborhood Plan Prototype	A	Neighborhoods should contain a variety of housing types, as allowed by the R-1, R-2, R-3, and P-D zones of the Modesto Zoning Code.
2.5	Encourage the development and rehabilitation of housing that is accessible to persons with disabilities.	No specific policies in General Plan that either support or contradict this housing element policy.			

Table 1-1
General Plan Consistency Analysis

Housing Element		General Plan Supporting Policies			
#	Policy	Element	Topic	Issue	Policy
3.1	Maintain the supply of safe, decent and sound affordable housing in the City of Modesto through conservation and rehabilitation.	No specific policies in General Plan that either support or contradict this housing element policy.			
3.2	Focus City resources for housing rehabilitation and assisted housing on those having the greatest need for assistance.	No specific policies in General Plan that either support or contradict this housing element policy.			
3.3	Make a maximum effort to preserve the units in assisted housing developments eligible to change to non-lower-income uses.	No specific policies in General Plan that either support or contradict this housing element policy.			
3.4	Assist non-profit housing providers in acquisition, rehabilitation, and maintenance of older homes as long-term affordable housing.	No specific policies in General Plan that either support or contradict this housing element policy.			
3.5	Promote energy conservation activities in all residential neighborhoods.	No specific policies in General Plan that either support or contradict this housing element policy.			
4.1	Track changes in Housing Law to ensure that land use regulations are consistent with and supportive of State and federal laws.	No specific policies in General Plan that either support or contradict this housing element policy.			
4.2	Review local regulations periodically for the ability to accommodate projected housing demands.	No specific policies in General Plan that either support or contradict this housing element policy.			
4.3	Maintain an up-to-date inventory of the amount, type, and size of vacant and underused land.	No specific policies in General Plan that either support or contradict this housing element policy.			

Table 1-1
General Plan Consistency Analysis

Housing Element		General Plan Supporting Policies			
#	Policy	Element	Topic	Issue	Policy
4.4	Maintain an adequate supply of appropriately designated land for special needs housing.	No specific policies in General Plan that either support or contradict this housing element policy.			
5.1	Establish and maintain development standards that support housing production while protecting quality of life goals.	No specific policies in General Plan that either support or contradict this housing element policy.			
5.2	Continue to provide financial incentives such as fee deferrals and exemptions for affordable and special housing projects.	No specific policies in General Plan that either support or contradict this housing element policy.			
5.3	Continue to provide for timely and coordinated processing of residential development projects.	No specific policies in General Plan that either support or contradict this housing element policy.			
5.4	Review the City's fee structure to ensure that fees do not unduly constrain the production of housing.	No specific policies in General Plan that either support or contradict this housing element policy.			
6.1	Promote coordination between infrastructure master plans, service area boundaries, and housing plans.	Community Facilities	Water Policies Baseline Area	B	The City of Modesto will encourage the optimum beneficial use of water resources within the City. The City shall strive to maintain an adequate supply of high quality water for urban uses.
6.2	Direct housing to areas where infrastructure and utilities can be provided.	Community Facilities	Water Policies Planned Urbanizing Area	B	The City of Modesto shall coordinate land development projects with the expansion of water treatment and supply facilities.
6.3	Promote infill development.	No specific policies in General Plan that either support or contradict this housing element policy			
6.4	Support policies and regulations to ensure implementation of Federal and State laws regarding stormwater pollution prevention.	Community Facilities	Water Policies Baseline Area	B	The City of Modesto will encourage the optimum beneficial use of water resources within the City. The City shall strive to maintain an adequate supply of high quality water for urban uses.

**Table 1-1
General Plan Consistency Analysis**

Housing Element		General Plan Supporting Policies			
#	Policy	Element	Topic	Issue	Policy
7.1	Encourage the development of workforce housing.	No specific policies in General Plan that either support or contradict this housing element policy.			
7.2	Promote economic development efforts that create employment opportunities for City residents.	No specific policies in General Plan that either support or contradict this housing element policy.			
7.3	Work with Stanislaus County and neighboring jurisdictions to improve the jobs-housing balance in the region.	No specific policies in General Plan that either support or contradict this housing element policy.			

F. COMMUNITY INVOLVEMENT

Public input on housing needs and strategies is critical to developing appropriate and effective City housing programs. As part of the Housing Element update, the City undertook a three-phase effort to involve residents, policy makers, and service providers. In the first phase, the City conducted a series of community workshops to solicit information on housing needs in the community. The second phase involved a series of meetings before the Housing Element Advisory Committee (HEAC). Seven HEAC meetings were held over a six-month period to provide information to the public about the purpose, mandate, and contents of the Element, and to provide opportunities for public input. The third and final community involvement component is the public hearing process associated with the Planning Commission and City Council consideration of the Housing Element.

Neighborhood Meetings

The City conducted neighborhood meetings on September 25, 26, and 30, 2002 for the Housing Element. The purpose of the meetings was to introduce the public to the Housing Element and to obtain feedback and direction on major housing issues facing the City. The meetings were held in various locations and were advertised to generate interest through direct mailing and local newspapers. The events were advertised at City Hall and various City locations.

Housing Element Advisory Committee (HEAC) Meetings

The City held seven public HEAC meetings between October, 2002 and May, 2003 to discuss the housing element mandate, obtain input on community housing needs, and receive policy direction from the HEAC. The HEAC meetings were open to the public, with special invitations issued to service providers, stakeholders, and concerned residents. Of the groups invited or noticed by mail, regular attendees included:

- California Rural Legal Assistance
- Community Housing and Shelter Services
- Disability Resource Agency for Independent Living (DRAIL)
- Habitat for Humanity
- League of Women Voters
- Project Sentinel
- Residents from the community
- Stanislaus County Housing Authority
- Stanislaus County Planning Department

Throughout the plan development process, interim products were prepared to assist the HEAC and the public in formulating policies and programs. The Draft Housing Element was a collaborative effort by the HEAC, service providers, stakeholders, concerned residents, and

staff. The Draft Element was available for public review between May 7 and June 4 and was presented before the Planning Commission and City Council on June 4.

Public Hearings

A joint study session and public hearing was conducted on June 4, 2003 before the Planning Commission and City Council to discuss the Draft Housing Element prior to submittal of the Element for review by the State Department of Housing and Community Development (HCD). The meeting was attended by residents, public agencies, and community groups, including:

- California Rural Legal Assistance
- Habitat for Humanity
- League of Women Voters
- Stanislaus County Housing Authority



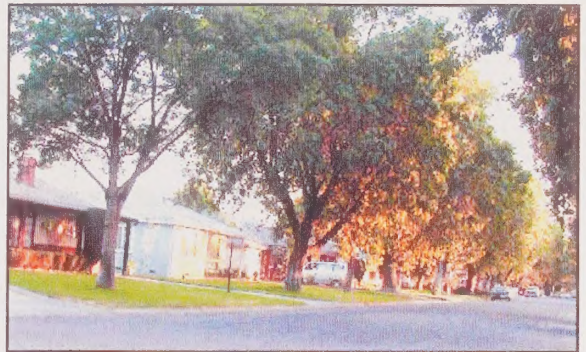
In response to comments by the Planning Commission, City Council, and the public, the Draft Housing Element was modified to strengthen the City's commitment to several housing programs.

Additional public hearings were conducted by the Planning Commission on February 18, 2004 and by the City Council on March 9 and April 27, 2004.

HOUSING NEEDS ASSESSMENT

A. PURPOSE

Development of an appropriate and effective housing strategy relies on an accurate and dynamic characterization of the nature and extent of existing housing needs, as well as a projection of how those needs will change in the future. Housing needs are affected by local, regional, and to some extent, global economic and financial conditions. However, many variables that impact the supply and demand of housing can be assessed and addressed at the local level. Such variables



include employment and population growth, demographic composition, condition of the local housing stock, relative housing affordability, and the availability of housing-related services.

The following presentation of existing and future housing needs is structured to assist development of programs and policies in the Housing Element.

- ***Community Context*** presents the primary characteristics of Modesto that influence housing needs and housing policy. A summary of local and regional issues introduces the more detailed sections that follow.
- ***Regional Population and Economic Context*** presents the demographic and employment characteristics and trends of the San Joaquin Valley and Stanislaus County communities, with a focus on the regional and interregional issues that could affect housing in Modesto.
- ***Local Population and Economic Characteristics*** distinguishes Modesto from the region, and presents detailed information on the population, household types and incomes, occupations held by residents, housing stock, special needs populations, inventory of affordable housing, and affordability gaps in the City.
- ***Future Housing Needs*** details the City's share of projected regional housing needs.

B. COMMUNITY CONTEXT

Modesto is located in the northern part of the San Joaquin Valley in Stanislaus County along State Route 99 and between the Stanislaus and Tuolumne rivers (Figure 2-1). Modesto is the largest incorporated city in Stanislaus County and accounts for approximately 42 percent of the County's population (as of 2000). The estimated 2002 population is 199,000.¹ Population growth in Modesto is projected by the Stanislaus Council of Governments (Stan COG) to accelerate between 2000 and 2020, with the City population increasing to 418,000 by 2020 (refer to Table 2-1 and Figure 2-2). The population increase anticipated by the City's Urban Area General Plan Master Environmental Impact Report is 390,000 by 2025, while the estimated holding capacity of the planning area is 400,000.

As the largest city in the County, Modesto serves as Stanislaus County's retail, government, medical, and employment center. Surrounded by small cities and farmland, Modesto is located approximately 90 miles east of San Francisco, 80 miles south of Sacramento, 110 miles west of Yosemite National Park, and 95 miles northwest of Fresno.

Table 2-1
Modesto Percentage Population Change, 1990-2020

1990 - 2000	2000 - 2010	2000 - 2020
15%	60%	122%

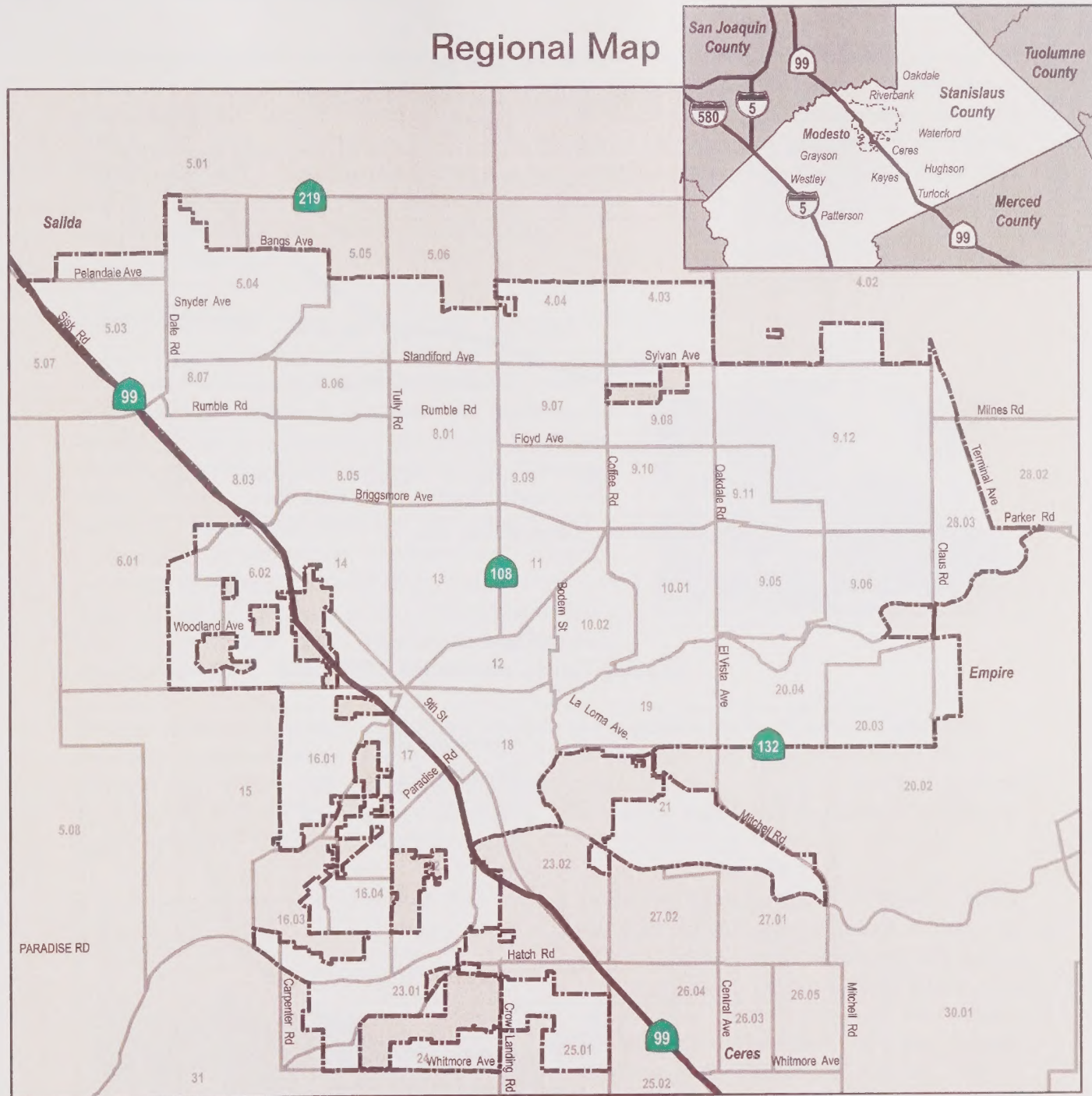
Sources: U.S. Census, 1990, 2000; Stan COG, 2002.

The housing stock in Modesto expanded during the past decade, with a relatively large number of single-family homes added, especially in the northern and western portions of the community. Between 1990 and 2001, multi-family housing construction accounted for only 10 percent of all housing units constructed (see Figure 2-3).

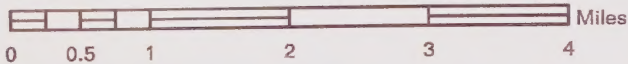
According to the Building Department, more housing units were built in 2000 than in any other year between 1990 and 2001. Multi-family units, which never comprised more than 22 percent of the total units built in any year, were built at the highest rate in 1990 and have decreased since then.

¹ City of Modesto. *Urban Area General Plan Draft Environmental Impact Report*. November 2002; California Department of Finance web site, 2002.

Regional Map



 GIS maps prepared by: Cotton/Bridges/Associates
Source: City of Modesto and 2000 Census (SF-1 and SF-3)

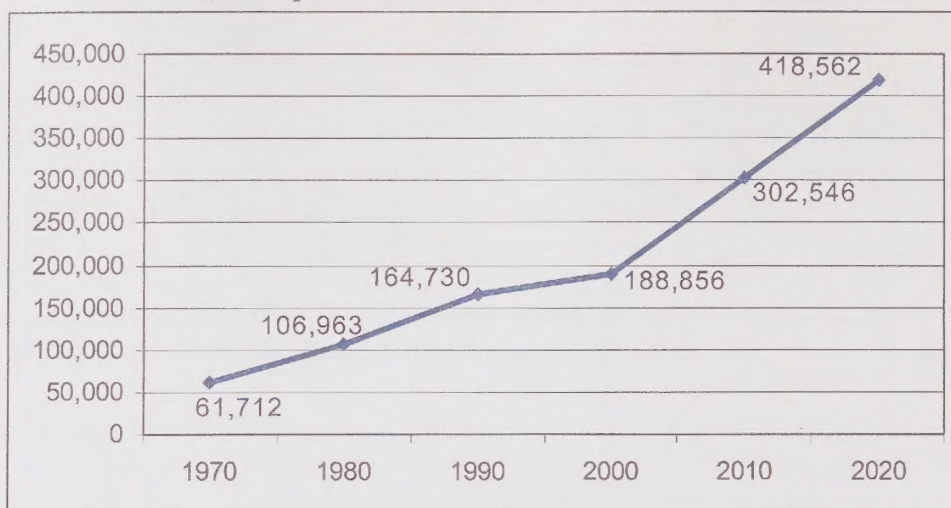


-  City Boundary
-  Census Tracts (2000)



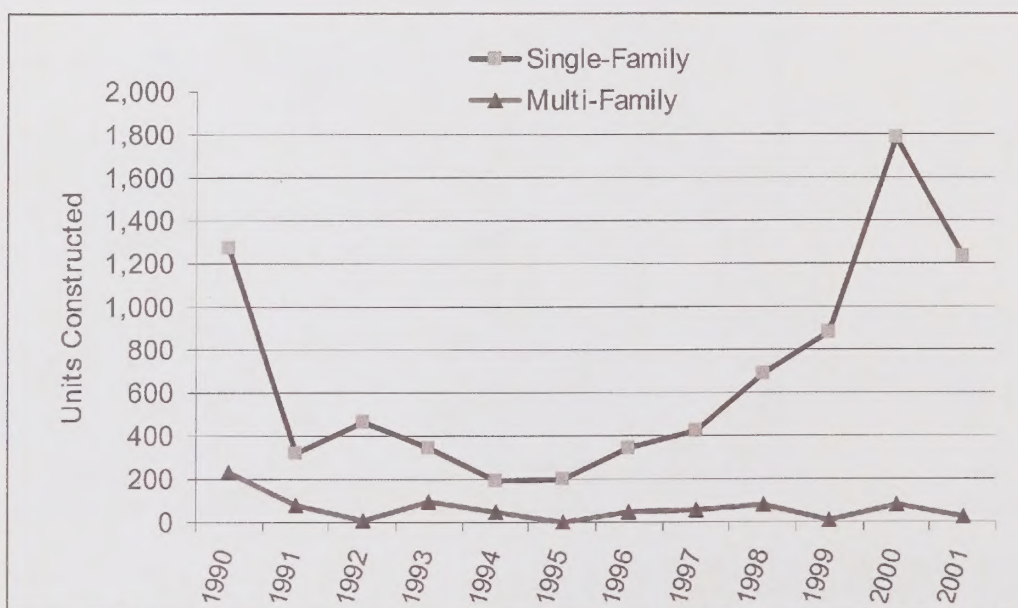
Figure 2-1
**Regional and Local
Vicinity Map**

Figure 2-2
Population of Modesto, 1970-2020



Source: U.S. Census, 1990, 2000; Stan COG, 2002.

Figure 2-3
Housing Units Constructed, 1990-2001



Employment growth has not been commensurate with population growth during the last 10 years; the total number of employed residents increased by only 10 percent as population grew 15 percent. The run-away housing market in the Bay Area has resulted in an influx of people who work in the Silicon Valley, San Francisco, and East Bay in search of affordable housing eastward. Locally, this increase in long-distance commuting and imbalance of jobs and housing is an important issue to be addressed through housing policy, economic development initiatives, and land use planning.

Local Issues

Given its location, rapid growth spurred by regional needs, and the desire to maintain and improve the quality of life it offers, the City strives to manage growth, encourage redevelopment of the downtown areas, ensure provision of infrastructure, and establish village-scale planning. Air quality, traffic congestion, neighborhood character and integrity, provision of adequate infrastructure and services, and farmland preservation are some of the primary issues the City considers in its attempt to appropriately manage growth.



Several roadway segments in Modesto operate at congested levels of service, especially in the central and northern portions of the City. Under buildout conditions specified in the 2003 General Plan Master EIR, 38 arterial segments would operate in excess of Level of Service D, which is below City roadway standards. Air quality and noise impacts of additional traffic caused by future growth are a concern.



In the San Joaquin Valley Air Basin, which the City of Modesto is located within, the primary air pollutants of concern are ozone and particulate matter. The Basin was reclassified from *serious* to *severe* nonattainment in 1999 by the federal Environmental Protection Agency, and is in severe nonattainment for State ozone standards and in nonattainment for State

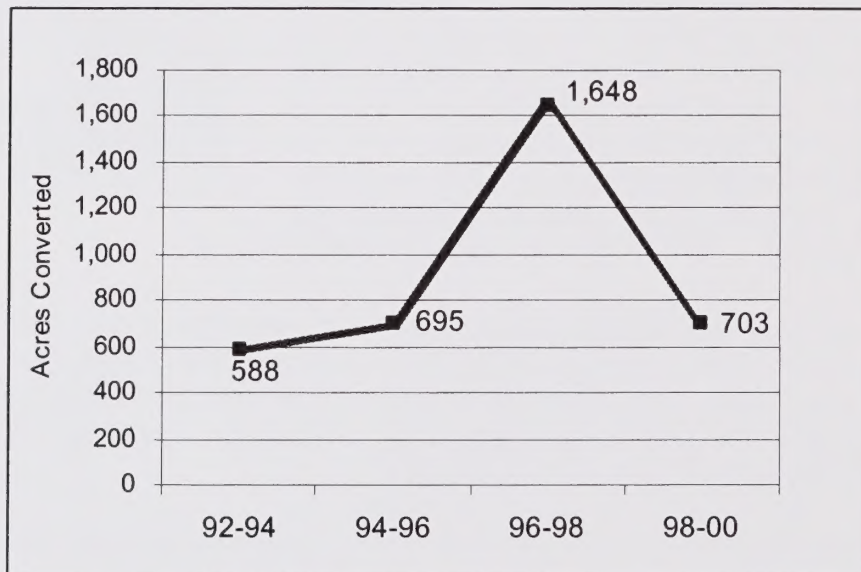
and federal particulate matter standards. Activities associated with population growth such as automobile traffic and construction further contribute to formation of ozone and emission of particulate matter.

City water comes from approximately 120 groundwater wells and from surface water delivered via the Modesto Regional Treatment Plant. Historically, overdraft of groundwater wells has been a problem in the area. With current surface treatment capacity and safe use of

groundwater, water capacity can support up to 213,000 residents.² The available potable surface and groundwater supplies would be short of water demand by about 56 million gallons per day, assuming a 2025 population of 400,000 residents.

Agriculture is the leading industry in Stanislaus County and the San Joaquin Valley in terms of overall value of commodities produced. According to the State Department of Conservation, almost 2,000 acres of important farmland in Stanislaus County were converted to urban use between 1996 and 1998, and another 822 acres were converted between 1998 and 2000, primarily due to development of housing in Modesto, Ceres, Turlock, and Riverbank (Figure 2-4).³ Much of the land immediately outside the current sphere of influence, especially west of the City, is subject to Williamson Act farmland contracts.⁴

Figure 2-4
Stanislaus County Prime Farmland Converted to Urban Use, 1992-2000



Source: California Department of Conservation web site, 2002.

² City of Modesto. *Final General Plan Master Environmental Impact Report*. March, 2003.

³ California Department of Conservation. *Farmland Mapping and Monitoring Program. 2000 Field Report: Stanislaus County (East and West)*. August, 2001.

⁴ City of Modesto. *Final General Plan Master Environmental Impact Report*. March, 2003.

Visions for the Future

In response to these critical local issues, the Modesto Urban Area General Plan is structured to guide growth without taxing infrastructure, to consider environmental impacts, and to provide for economic growth and development. The overriding mission statement of the Modesto Urban Area General Plan states:

The Modesto Urban Area General Plan addresses the collective challenges of the future. The Urban Area General Plan presents a blueprint for the preservation of Modesto's quality of life while providing direction for the growth of business and industry to meet the needs of the future generations in the Modesto community.

In addition, the General Plan focuses on the following critical issues:⁵

- Employment opportunities
- More comprehensive planning
- Defining Modesto's character
- Reducing automobile traffic impacts
- Maintaining older neighborhoods and upgrading unsafe neighborhoods
- Integrating new neighborhoods into the urban pattern
- Agricultural land preservation
- Environmental concerns

Local issues are also addressed by goals identified in the City's Consolidated Plan and Annual Action Plan that guide the use of federal entitlement grants for housing and community development purposes.⁶

City Council Goals

- Promote economic development, including job training
- Provide capital improvements in low- and moderate-income neighborhoods
- Encourage Welfare to work initiatives including child care, transportation, emergency food provision, and homeless prevention

Community priorities (developed in community meetings throughout Modesto)

- Promote economic development and jobs
- Provide street improvements
- Ensure traffic safety
- Facilitate neighborhood revitalization and clean up
- Assist and promote neighborhood-based non-profit organizations

⁵ City of Modesto. *Urban Area General Plan*. April, 1997.

⁶ Goals are included in the City of Modesto Parks, Recreation, and Neighborhoods Department's *Consolidated Annual Performance and Evaluation Report for Fiscal Year 2000-2001*, September 2001.

Regional Issues

Cities in Stanislaus County and the unincorporated areas are expected to experience lower population growth rates compared to Modesto. The lower growth rates anticipated for the County and smaller cities are partly a function of regional economic forecasts and partly a function of growth management policy.

Population growth is limited by the County to protect agricultural resources threatened by expanding cities and to maintain the small-town, rural character of unincorporated communities.⁷ Growth projections recently adopted by Stan COG reflect this desire to direct growth into the urbanized communities. Growth projections are higher for Modesto (5.32 percent annually)⁸ than for the County (3.49 percent) and are much higher than for the unincorporated portions of the County (0.35 percent). Directing growth to appropriate geographic areas within Stanislaus County is made more difficult by the evolving residential and employment relationships with Bay Area communities.

Bay Area Housing Crisis

The San Francisco Bay Area is adjacent to Stanislaus County to the west. The expansion of the Bay Area economy during the 1990s attracted workers from all over the country and around the world, creating a high demand for housing. The internet business expansion and high-tech sector created a generation of sudden wealth that pushed the housing prices to new heights.

Over the last several years, housing prices have increased dramatically in the Bay Area, while the cost of housing in Stanislaus County has remained relatively affordable (Figures 2-5 and 2-6). As shown in Table 2-2, median home prices in East Bay counties increased dramatically between 1990 and 2000 (in constant dollars), while the median home price in Stanislaus County increased by only one percent.

Table 2-2
Median Home Values in 1990 and 2000 - East Bay Counties and Stanislaus County

County	Median Home Value		
	1990	2000	% Change 1990 – 2000
Alameda County	\$227,200	\$303,100	33%
Contra Costa County	\$219,400	\$267,800	22%
San Francisco County	\$298,900	\$396,400	33%
San Mateo	\$343,900	\$469,200	36%
Santa Clara County	\$289,400	\$446,400	54%
Stanislaus County	\$124,300	\$125,300	1%

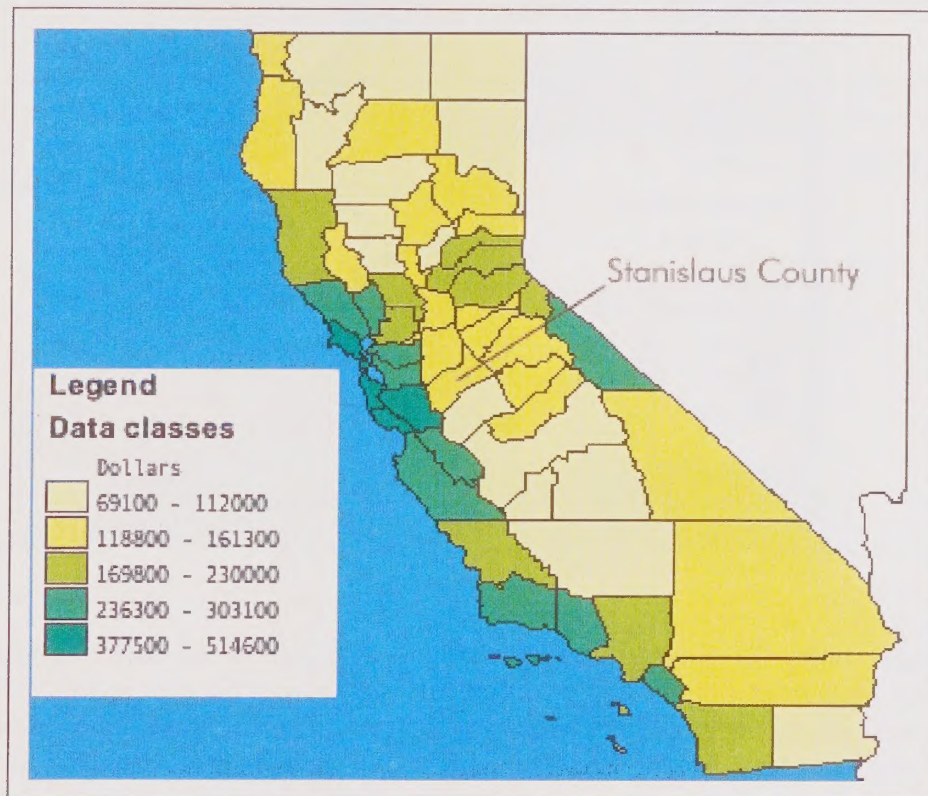
Source: U.S. Census, 1990 and 2000.

⁷ Sellers, Chip. Stanislaus County Council of Governments. Personal communications, October 1, 2002.

⁸ The Modesto General Plan Master EIR presents a significantly lower growth projection than Stan COG. See discussion on page 2-21.

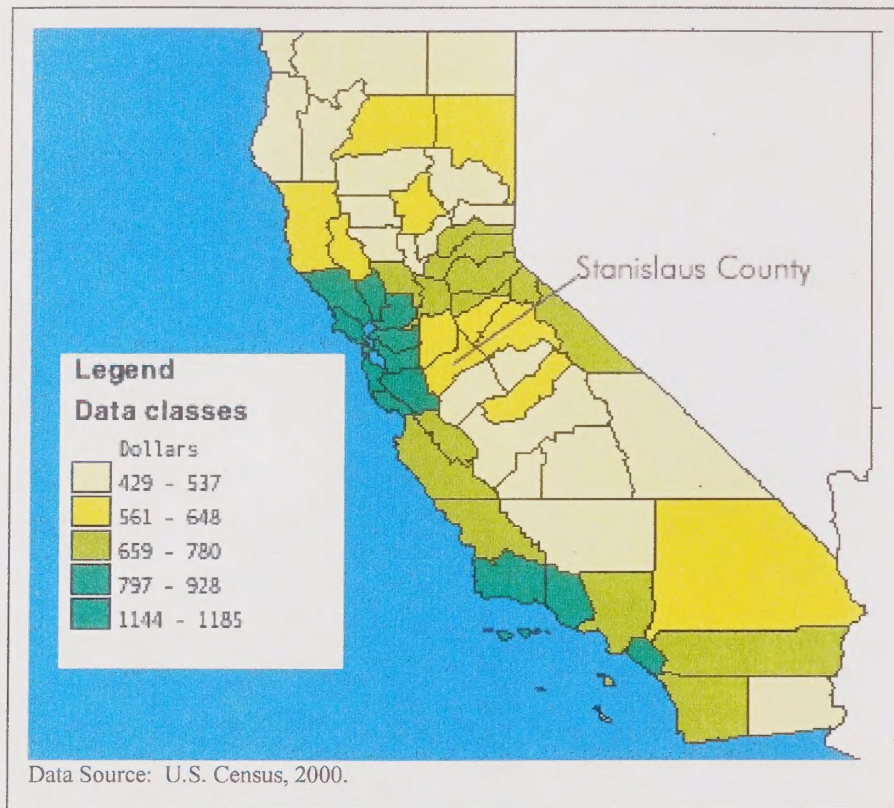
As Bay Area workers continue to seek affordable housing in the San Joaquin Valley region, housing prices in Stanislaus County have soared. Since 2000, the median home price in Stanislaus County has increased by 35 percent and the median home price in Modesto by 37 percent, while the median price in San Francisco County increased by 10 percent and in Santa Clara County by 7 percent.⁹ Essentially, the housing crisis that originated in the Silicon Valley and Bay Area has shifted eastward to the San Joaquin Valley.

Figure 2-5
Median Home Value, California Counties, 2000



⁹ Data from the California Association of Realtors generated using real estate database services. Data includes a mixture of new and existing sales and both condos and single-family units.

Figure 2-6
Median Rent, California Counties, 2000



Average wages for Bay Area workers have increased in tandem with the cost of living, making Stanislaus County homes inexpensive to those with jobs in Silicon Valley and other Bay Area employment centers. Many who seek affordable housing are willing to make the long commute between the Bay Area and Stanislaus County. The California Department of Transportation estimates that approximately 23,000 Stanislaus County residents make this long distance commute.¹⁰ Trips over the Altamont Pass (the principal roadway between the San Joaquin Valley and the Bay Area) have increased by 400 percent since 1971, from 29,000 to 117,000.¹¹

The rising demand for housing in Modesto is driven in part by commuters from the Bay Area. With higher wages, Bay Area workers have the purchasing power to pay higher rents and high prices for homes, pushing the cost of housing in Modesto to levels beyond the reach of many existing Modesto residents.¹² The City intends, through the housing element process, the HCD-administered five-county Inter Regional Partnership, and other policy planning and implementation, to accommodate a more balanced allocation of local jobs and local housing.

¹⁰ Stan COG. *Regional Housing Needs Assessment*. 2002. Page 22.

¹¹ Ibid.

¹² Nancy Cook, Executive Director of Community Housing and Shelter Services. Personal Communications, October 28, 2002; Dee Smith, Fair Housing Specialist. Personal Communications, October 28, 2002.

C. REGIONAL POPULATION AND ECONOMIC CONTEXT

Modesto generally is considered part of the San Joaquin Valley, which follows the San Joaquin River from Kern County in the south to San Joaquin County in the north, also including the counties of Tulare, Kings, Fresno, Madera, Merced, and Stanislaus. With approximately 3.3 million residents as of 2000, the major economic activity in the region is agriculture, though in some parts of the valley, areas of job growth are not in farming.¹³

Stanislaus County had 447,000 residents as of 2000, and the population is projected by Stan COG to grow to over 826,000 by 2025, an increase of approximately 84 percent (Table 2-3). Nearly all of this growth (97 percent) is to be directed to the County's incorporated cities in efforts to preserve the rich agricultural resources.

Table 2-3
San Joaquin Valley Counties, 2000 Population

County	2000 Population
Madera	123,109
Kings	129,461
Merced	210,554
Tulare	368,021
Stanislaus	446,997
San Joaquin	563,598
Kern	661,645
Fresno	799,407
Total	3,302,792

Source: 2000 U.S. Census.

In the *2000 Cities/County Visioning Project* conducted by Stanislaus County and its incorporated cities, several visions, goals, and actions were articulated in meetings with city and County leaders. The Countywide Visioning Project involved government officials, local business leaders, and educators in a three-year visioning process. The purpose of the process was to create a vision for the future of Stanislaus County based on collaboration and cooperation among local government bodies.¹⁴ The first vision statement and set of actions in that report deals with protecting agricultural land from unnecessary low-density sprawl:

Actions: The cities and County of Stanislaus will adopt general plans, policies and agreements that will achieve the following:

1. More compact and clearly defined urban boundaries that avoid unnecessary conversion of farmlands.

¹³ City of Modesto. *Analysis of Impediments to Fair Housing*. May 1996. Page 10.

¹⁴ County of Stanislaus web site. <http://www.co.stanislaus.ca.us/visionproject.pdf>. 2002.

2. Protection of farmland outside the urban boundaries.
3. Expansion of city limits to include urbanized unincorporated areas that are substantially surrounded by a city.
4. Compact urban development which encourages redevelopment of blighted areas, “in-fill” development of vacant and underutilized land, and a variety of affordable housing.
5. Urban limit lines, providing for areas of open space, agriculture, very low density, rural development, or green belts in which urban development cannot occur.
6. Tax and revenue policies that will support and encourage good land use decisions.
7. Transportation policies that support and implement the land use vision.

Housing, Households, and Household Types

Overall, the region is similar to California relative to the distribution of household types. However, the San Joaquin Valley’s proportion of Hispanic persons is approximately 7 percentage points higher than the proportion of Hispanics in California, and the region has a proportion of persons under age 18 that is approximately 7 percentage points higher than the State as a whole.¹⁵ Corresponding to the proportion of children, the representation of family households, as a proportion of total households, is approximately 7 percentage points higher in the region compared to California as a whole.

Different household types have different housing needs and different homeownership rates. According to the State Department of Housing and Community Development (HCD), the demographic characteristics of the San Joaquin Valley region will result in an incremental demand for homeownership in the region that will exceed the incremental demand for rental housing by more than 50 percent between 1997 and 2020.¹⁶ The share of owner-occupied housing in the region is greater by 1.4 percentage points than Modesto, and is greater than that in California by 3.2 percentage points (Table 2-4). Among counties in the region, the demand for homeownership will be strongest in Madera and Stanislaus counties and weakest in Kings and Merced counties, according to HCD.

¹⁵ U.S. Census, 2000.

¹⁶ Department of Housing and Community Development. *Housing Production Needs, 1997-2020*. 2000.

Table 2-4
Housing Tenure in San Joaquin Valley, Modesto, and California

Tenure	San Joaquin Valley		Modesto Percentage	California
	Number	Regional Percentage		
Owner-occupied housing units	620,540	60.1%	58.7%	57%
Renter-occupied housing units	412,600	39.9%	41.3%	43%

Source: U.S. Census, 2000.

Household Income

The San Joaquin Valley has lower median incomes than does California as a whole, but also has a much lower cost of living than many regions in the State. Modesto's median household income is approximately 10 percent more than the San Joaquin Valley region but 15 percent lower than the State's. Of the income categories summarized in Table 2-5, the region lags behind California most significantly in the \$100,000 – \$149,000 range. More importantly, as shown in Table 2-6, compared to the East Bay counties, median income in the San Joaquin Valley is approximately 35 percent lower than Alameda County (\$55,946), 51 percent lower than Santa Clara County (\$74,335), 48 percent lower than San Mateo County (\$70,819), 34 percent lower than San Francisco County (\$55,221), and 42 percent lower than Contra Costa County (\$63,675). These disparities in income affect local residents' ability to compete with East Bay workers for housing in the region.

Table 2-5
1999 Household Incomes: California, San Joaquin Valley, and Modesto

Income in 1999	Regional %	Modesto %	California
Less than \$10,000	11.1%	8.9%	8%
\$10,000 to \$14,999	7.6%	7.2%	6%
\$15,000 to \$24,999	15.2%	13.6%	12%
\$25,000 to \$34,999	13.8%	13.5%	11%
\$35,000 to \$49,999	16.6%	17.6%	15%
\$50,000 to \$74,999	18.1%	19.7%	19%
\$75,000 to \$99,999	8.9%	9.9%	12%
\$100,000 to \$149,999	5.9%	6.8%	10%
\$150,000 to \$199,999	1.4%	1.4%	3%
Median Household Income (\$)	\$36,638	\$40,394	\$47,493

Source: U.S. Census, 2000.

Table 2-6
Median Household Income in Bay Area Counties
and San Joaquin Valley Region

County	Median Household Income	Compare with San Joaquin Valley
Alameda	\$55,946	35% higher
Santa Clara	\$74,335	51% higher
San Mateo	\$70,819	48% higher
San Francisco	\$55,221	34% higher
Contra Costa	\$63,675	42% higher

Source: U.S. Census, 2000.

Employment

Current Employment Characteristics

As one of the most productive agricultural areas in the world, the central valley of California produces more fruits, vegetables, and nuts than any region of comparable size in the United States (with more than 7 million acres under irrigation). Most of the central valley's agricultural activity is located in the San Joaquin Valley, where agriculture accounts for approximately 32 percent of the total income and 37 percent of the employment.¹⁷

Employment in the San Joaquin Valley has less representation in management and professional occupations than California, and more representation in farming, fishing, and fishing industries (Table 2-7). Dairy production, fruit and nut harvest, poultry, and cattle production are the most prevalent types of agriculture in the County.¹⁸ Except for fruit and nut harvest that may have some influence on seasonal employment, dairy production, poultry, and cattle production are year-round operations that typically do not rely on migrant farm labor.

Table 2-7
Occupational Distribution in Modesto, Region, California

Occupation	Regional %	Modesto %	California %
Management, Professional	27.2%	28.4%	36%
Service	16.2%	15.9%	15%
Sales, Office	25.0%	27.7%	27%
Farming, fishing, forestry	6.8%	1.3%	1%
Construction, extraction	9.9%	10.6%	8%
Production, transportation	15.0%	16.1%	13%

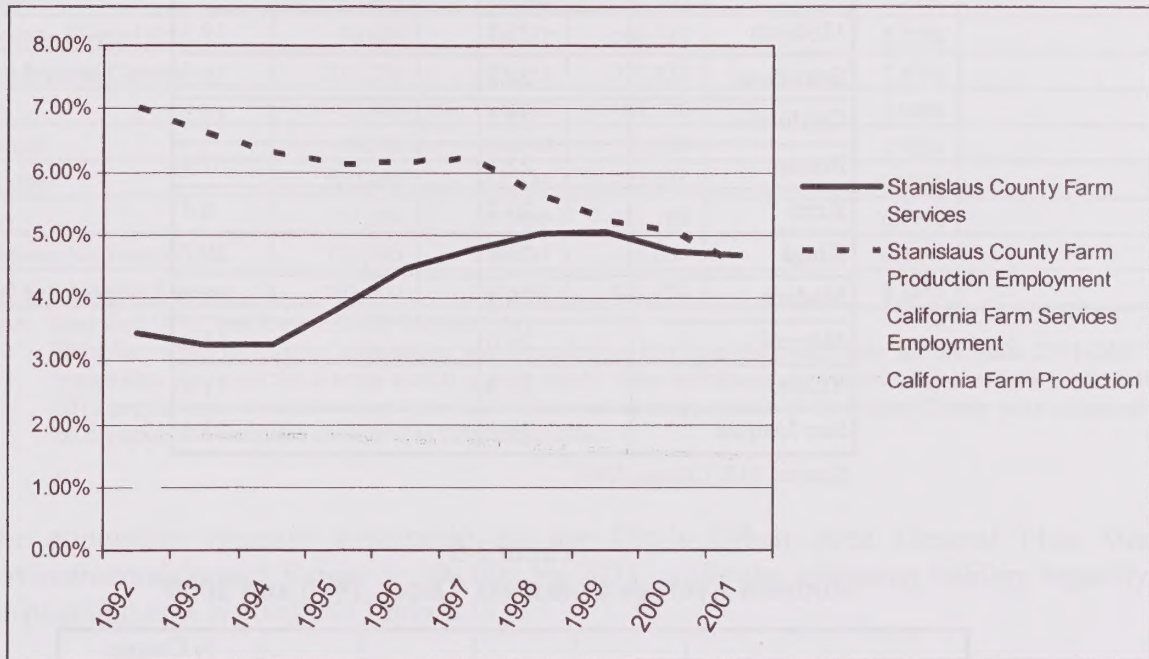
Source: U.S. Census, 2000.

¹⁷ Employment Development Department. *San Joaquin Valley Employment*, 1998.

¹⁸ Employment Development Department *County Snapshots*, 2001.

Stanislaus County has a higher share of agricultural related employment compared to the State as a whole. According to the State Employment Development Department, in Stanislaus County, the share of farm services jobs has increased while the share of farm production jobs has decreased over the past ten years (Figure 2-7). Farm production jobs as a total of all California employment has also decreased over the same period. Farm services are those that support farming, and tend to be less seasonal and higher paying than farm production jobs.

Figure 2-7
Farming Share of Total Employment, Stanislaus County and California



Source: California Employment Development Department web site, 2002.

Regional Jobs-Housing Balance

Assessing the spatial relationship between jobs and housing is not normally relevant at the regional level, where jobs-housing balance is often assumed. However, given the relatively high cost of housing and the concentration of jobs (especially new jobs) in the Bay Area relative to the surrounding regions, the regional distribution of jobs and housing has important planning and quality of life implications. An imbalance of jobs and housing creates issues with traffic congestion, air quality, water quality, fiscal disparity, and housing affordability.

Both Modesto and Stanislaus counties have a higher percentage of residents working in another county compared with California overall, with correspondingly high average commute times (Table 2-8). The counties of San Joaquin, Merced, Madera, and Kings also have a high percentage of out-of-county commuters. As shown in Table 2-9, commute times in Modesto have increased between 1990 and 2000, with drastic increases in the number of

people commuting 20 minutes or more to work (47 percent increase). However, the number of people commuting less than 5 minutes to work also increased by 13 percent.

Table 2-8
Commuting in California, San Joaquin Valley Region, Modesto

Geographic Area	Workers 16 years and over	
	Mean Commute Time (minutes)	% Worked Outside County of Residence
Modesto	25.7	19.5
Stanislaus	26.8	20.9
California	27.7	17.1
Fresno	22.2	7.4
Kern	23.2	6.4
Kings	20.8	20.7
Madera	26.3	31.2
Merced	26.0	25.0
Tulare	21.9	11.8
San Joaquin	29.2	23.5

Source: U.S. Census, 2000.

Table 2-9
Modesto Average Commute Times, 1990 and 2000

Travel Time to Work	1990	%	2000	%	% Change 1990-2000
Less than 5 Minutes	1,953	3%	2,208	3%	13%
5 to 9 Minutes	9,216	15%	9,283	13%	1%
10 to 19 Minutes	29,789	47%	28,960	40%	-3%
20 Minutes or More	21,886	35%	32,268	44%	47%
Total	62,844	100%	72,719	100%	16%

Source: U.S. Census, 2000.

Employment and Population Projections

The region is expected to grow significantly in the future, and Modesto is expected to be one of the leaders in both population and employment growth. Based on figures provided by Stan COG, only the city of Tracy, located just northwest of Modesto between Stockton and the Bay Area, is expected to have a higher average annual growth rate between 2000 and 2025, compared to Modesto. Of San Joaquin, Merced, and Stanislaus counties, Stanislaus County is expected to have the highest annual growth, as shown in Table 2-10.

Table 2-10
Regional Population Growth

City	2000	2010	2020	Average Annual Growth 2000-2025	% Change, 2000-2025
Modesto	188,856	302,546	418,562	5.31%	133%
Ceres	34,609	47,645	60,053	3.47%	87%
Turlock	55,810	73,707	90,911	2.98%	75%
Unincorp. Stanislaus Co.	110,269	113,427	115,574	0.28%	7%
Total Stanislaus County	446,997	611,510	785,008	3.39%	85%
Merced	63,893	92,014	108,505	3.22%	81%
Unincorp. Merced Co.	70,620	84,182	106,585	2.85%	71%
Total Merced County	215,256	273,923	337,935	2.93%	73%
Lodi	57,900	63,787	69,156	1.02%	25%
Manteca	49,500	64,248	77,699	2.98%	74%
Stockton	247,400	311,033	374,631	2.57%	64%
Tracy	54,200	87,456	117,788	6.14%	153%
Unincorp. San Joaquin Co.	131,400	134,881	138,056	0.26%	7%
Total San Joaquin County	566,600	700,095	821,851	2.36%	59%

Source: Stanislaus COG, San Joaquin COG, Merced CAG.

Note: Stanislaus COG population information was amended to eliminate the projections for the years 2001-2019. The projections above use the average annual growth for the cities and Stanislaus County to estimate the 2005, 2010, and 2015 populations. Annual average growth for cities and counties outside of Stanislaus County were estimated using 2025 population estimates compared to 2000 populations.

The population increase anticipated by the City's Urban Area General Plan Master Environmental Impact Report is 390,000 by 2025, while the estimated holding capacity of the planning area is 400,000 (Table 2-11).

Table 2-11
Modesto Growth Capacity

Area	Population	Employment	Housing Units	Single-Family Units	Multi-Family Units
Planned Urbanizing Area	148,625	147,898	50,385	39,317	11,068
Baseline Development Area	245,627	111,384	85,839	63,990	21,849
Redevelopment Area	5,772	44,638	2,105	193	1,912
Total	400,024	303,920	138,329	103,500 (75%)	34,829 (25%)

Source: City of Modesto, 2002.

Within the Stan COG region, employment growth is also focused on Modesto, which Stan COG anticipates will add more jobs than the rest of the region combined. The average annual employment growth mirrors that of population growth, as shown in Table 2-12. The population projections from Stan COG reflect the desire to accommodate a more balanced geographic match between jobs and population growth. The County's total employment in 2020 is projected to be 306,698, which represents an 80 percent increase over the current

level. Not including Modesto, the County is expected to have just a 43 percent increase between 2000 and 2020, according to Stan COG figures.

Table 2-12
Employment Growth in Stan COG Region, 1990-2025

Employment	1990	1999	2020	2025	Target % Annual Increase, 1999-2025
Ceres	9,900	12,128	22,479	24,233	3.84%
Hughson	1,228	1,670	3,067	3,264	3.67%
Modesto	65,325	75,645	171,517	180,377	5.33%
Newman	1,397	1,883	3,337	3,531	3.37%
Oakdale	4,519	4,923	8,863	9,341	3.45%
Patterson	3,087	3,846	6,839	7,314	3.47%
Riverbank	2,944	4,334	7,722	8,305	3.52%
Turlock	16,714	19,766	34,623	37,185	3.39%
Waterford	1,503	1,849	3,343	3,559	3.56%
Unincorporated	34,993	42,082	44,908	45,901	0.35%
Total County	141,610	170,125	306,698	323,010	3.46%

Source: Stan COG, 2002.

Regional Economic Development Trends and Initiatives

The economic conditions in the region are tied to national trends and policy, statewide economic events and legislation, and many other factors. However, some characteristics of the region set it apart economically from the rest of California and the nation, and these economic characteristics have important implications for housing policy.

The cost of living in the Valley is lower than the Bay Area and other parts of metropolitan California. Agriculture remains the highest valued sector of the economy, and agricultural trends can have ripple effects through the rest of the economy. Due in part to the disparity in cost of living between the Valley and the nearby Bay Area, traffic congestion is worsening, especially during peak hours, and is impacting the ability of many regional agencies to provide adequate transportation infrastructure for this expanding demand. This traffic condition is viewed as adversely impacting economic development.

In the Central Valley, some of the key economic trends include:¹⁹

- Job growth that has eclipsed that of California as a whole, but is slower than labor force growth²⁰

¹⁹ Great Valley Center. *Assessing the Region Via Indicators*. May, 1999.

²⁰ Job growth and labor force growth are similar, but not identical. The labor force may grow, for example, as large numbers of young people enter the labor force, or as men or women that were previously full-time homemakers, seek employment. This would not necessarily be associated with job growth.

- Unemployment that is consistently higher than the rest of the State due to seasonal labor
- Job growth led by addition of service jobs

In Stanislaus County, some of the key economic trends include:

- Decline in agricultural production jobs
- Job growth in service sector (Table 2-13)

Table 2-13
Stanislaus County Occupations with Job Growth, 1999-2006

Occupation	Annual Averages		Absolute Change	Percent Change
	1999	2006		
Retail Sales	5,280	6,420	1,140	21.6
Cashiers	3,870	4,810	940	24.3
Clerks	3,200	3,810	610	19.1
Food Service	2,580	3,110	530	20.5
Managers, Executives	3,320	3,830	510	15.4
Truck Drivers, Light	2,160	2,620	460	21.3
Teacher Aides	1,550	1,960	410	26.5
Waiters and Waitresses	1,910	2,310	400	20.9
Truck Drivers, Heavy	2,350	2,730	380	16.2
Elementary School Teachers	3,220	3,580	360	11.2
Assembly Workers	1,130	1,430	300	26.5

Source: Employment Development Department, 2002.

The Stanislaus County Board of Supervisors established the Stanislaus County Workforce Investment Board (WIB), charged with strategic planning and policy oversight of a system for workforce development. Stanislaus County provides access to Workforce Development Services to employers, job and information seekers, serving an average of 5000 customers a month per center. Partners are Stanislaus County (represented by the Community Service Agency and Department of Employment and Training), the Stanislaus County Economic Development Corporation (SCEDCO), and the local office of the California Employment Development Department.

D. LOCAL POPULATION AND ECONOMIC CHARACTERISTICS

Population

As of 2000, Modesto's total population was 188,856, representing an average annual increase of 3.8 percent between 1980 and 2000 and 1.5 percent between 1990 and 2000.²¹ Modesto's 15 percent increase in population between 1990 and 2000 nearly mirrored the 14 percent population increase in California during the same period. The 2002 population is estimated at 199,000, a 5.4 percent increase over the 2000 population.

According to the most recent population projections adopted by Stan COG, population growth is expected to increase dramatically over the next 20 years, compared to the last 20 years. Population growth in Modesto is also anticipated to be relatively greater than surrounding communities, as shown in Table 2-14. Between 1950 and 1990, Modesto's share of the County population increased from 14 percent to 45 percent.²² As of 2000, the Modesto population was approximately 42 percent of the County total and according to Stan COG is expected to increase to more than 53 percent of the County total by 2025. Overall, Modesto is projected by Stan COG to account for more than 66 percent of the County population growth between 2000 and 2025. However, the City's General Plan Master Environmental Impact Report (MEIR) projects a more realistic outlook of growth given the City's infrastructure and resource constraints and the desire to maintain and enhance the quality of life for the community. According to the MEIR, population in Modesto may reach 400,000 by 2025, as compared to the Stan COG's projection of 418,562 by 2020.

In general, Modesto became more ethnically diverse between 1990 and 2000 (see Table 2-15). The White population decreased as a share of the City population from 73 percent to 60 percent during the census period. While the African American population increased by approximately 66 percent, compared to only 4 percent increase for California as a whole, the overall representation of African Americans in Modesto is low. The Hispanic population increased significantly by 79 percent, while for California the increase was approximately 43 percent. The number of Asians and Pacific Islanders, however, decreased in Modesto despite a 39 percent increase statewide.

Cultural practices, which are often related to ethnic backgrounds, have implications for housing policy. It is important, as Modesto becomes more diverse, for the evolving set of housing programs and policies to be attuned to any special needs of different populations, and for the City to take necessary steps to involve residents of different backgrounds in the Housing Element planning process. The large Hispanic increase highlights a special need to ensure that housing services are accessible to Spanish-speaking individuals.

²¹ U.S. Census, 1980, 1990, and 2000.

²² City of Modesto. *Analysis of Impediments to Fair Housing*. May 1996. Page 10.

Table 2-14
Modesto and Surrounding Communities Populations, 1980-2020

Jurisdiction	1980	1990	2000	2010	2020	# Change 1990- 2000	% Change 1990- 2000	% Change 2000- 2010	% Change 2000- 2020
Modesto	106,963	164,730	188,856	302,546	418,562	24,126	15%	60%	122%
Turlock	26,287	42,224	55,810	73,707	90,911	13,586	32%	32%	63%
Ceres	13,281	26,413	34,609	47,645	60,053	8,196	31%	38%	74%
Stockton	149,779	210,943	243,771	311,033	374,631	32,828	16%	28%	54%
Merced	36,499	56,155	63,893	92,014	108,505	7,738	14%	44%	70%
Lodi	35,221	51,874	56,999	63,787	69,156	5,125	10%	12%	21%

Source: Stanislaus COG, San Joaquin COG, Merced CAG.

Note: Stanislaus COG population information was amended to eliminate the projections for the years 2001-2019. The projections above use the adopted annual increases for the cities and Stanislaus County to estimate the 2005, 2010, and 2015 populations. Annual increases for communities outside of Stanislaus County were estimated using 2025 population estimates compared to 2000 populations.

Table 2-15
Race and Ethnicity in Modesto and California, 1900 and 2000

Race/Ethnicity	Modesto						California
	1990		2000		Change '90-'00		Change '90-'00
	#	%	#	%	#	%	%
White	119,529	73%	112,466	60%	-7,063	-6%	-7%
African American	4,234	3%	7,013	4%	2,779	66%	4%
Native American	1,416	1%	1,435	1%	19	1%	-3%
Asian or Pacific Islander	12,384	8%	11,956	6%	-428	-3%	39%
Hispanic	26,920	16%	48,310	26%	21,390	79%	43%
Other	247	0%	7,676	4%	7,429	N/A	28%
Total	164,730	100%	188,856	100%	24,126	15%	14%

Source: U.S. Census, 2000.

Note: Other in 2000 includes those that cite two or more races. N/A = not applicable.



Concentration of Minority Population

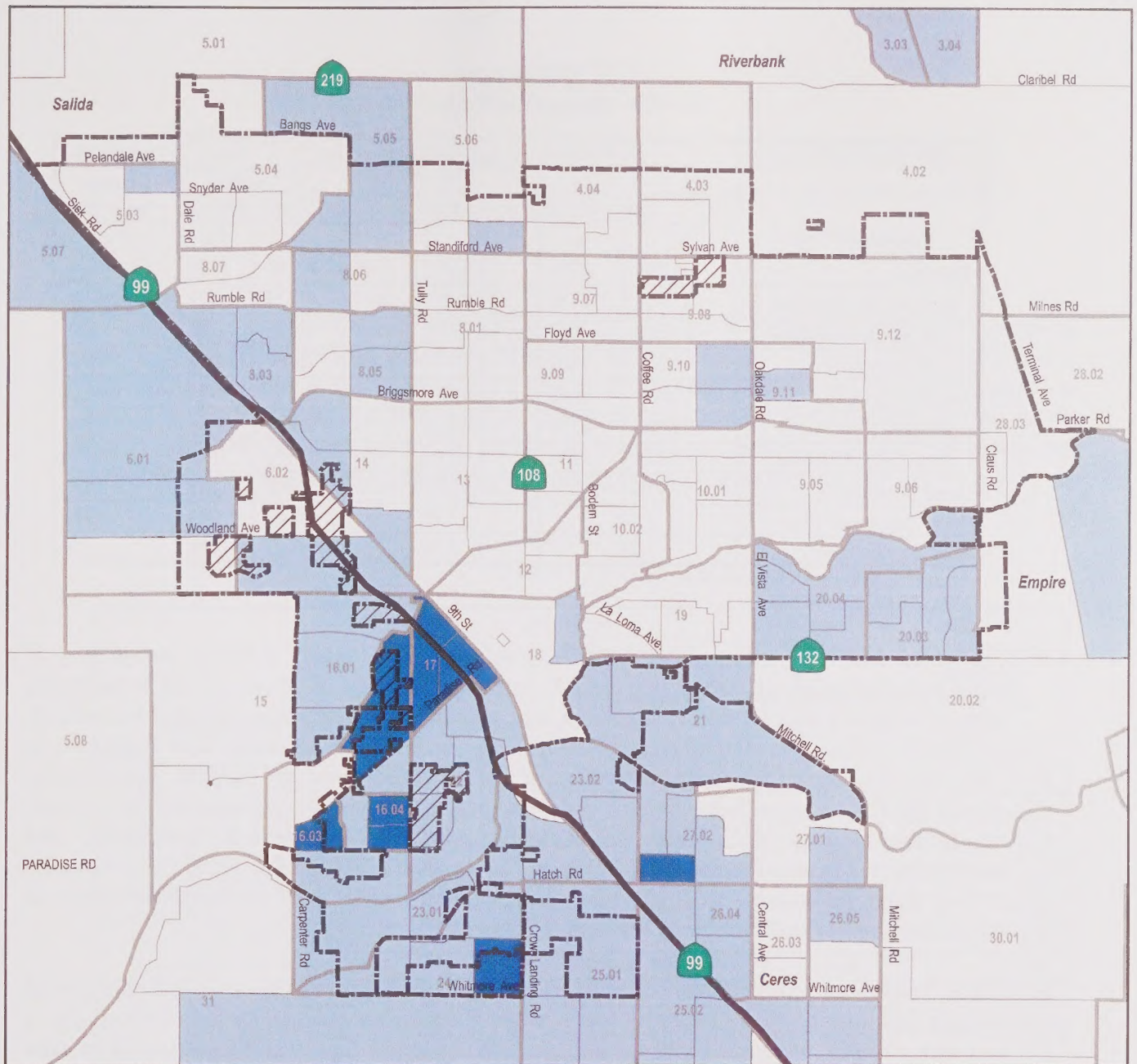
Census data is used to identify portions of the City where, due to large numbers of people with particular ethnic backgrounds, certain services may be necessary to ensure an adequate provision of housing. In areas where the City's minority population is concentrated, provision of housing information and services in different languages may be necessary, and housing discrimination issues may be particularly important.

In Modesto, areas southwest of Downtown and in general southwest of the Highway 99 corridor have higher concentrations of minority households (Figure 2-8). The area northwest of Paradise Road and southwest of Highway 99 has minority concentrations of more than 60 percent, and is an area with older housing stock, lower home values, lower rental costs, and lower median incomes. In the eastern part of the City, east of El Vista Avenue and near the southern City boundary is another area of relatively high minority concentration. Most of the northern and northeastern portions of the City have low minority concentrations – 30 percent or less.

Household Types

A "household" is any group of people occupying a housing unit. Though most people think of a household as a family, there are many other types of households, including single persons living alone, families living together, or unrelated persons who share living quarters. Persons living in retirement or convalescent homes, dormitories, or other group living situations are not considered households. Both household size and household type are important to consider when planning for housing since different types and sizes of households require different types of housing and potentially different community services.

Modesto had approximately 58,000 households in 1990 and 65,000 households in 2000, representing an increase of 12 percent, close to California's 11 percent increase (Table 2-16). Surprisingly, Modesto had a fairly large increase in married couples with no children (11 percent), but numeric and proportional decreases in married couples with children (739, 4 percent). This pattern is somewhat unusual since California had a 13 percent increase in families with children during the same period. Married couples without children generally have different housing needs compared to those families with children.



NORTH GIS maps prepared by: Cotton/Bridges/Associates
Source: City of Modesto and 2000 Census (SF-1 and SF-3)

0 0.5 1 2 3 4 Miles



Ethnic and Racial Concentrations (Block Group)

0.0% - 30.4%	Concentration
30.5% - 60.8%	Moderate Concentration
60.9% - 100%	High Concentration

	City Boundary
	County Islands
	Census Tracts (2000)

City of Modesto Ethnic and Racial Average is 30.4%.

Ethnic and Racial Composition includes Hispanic, African-American, Asian, Pacific Islander, American Indian, and Two or More Races.

Figure 2-8

Concentration of Minority Households

Table 2-16
Household Types

Household Type	Modesto						California
	1990		2000		Change '90 – '00		Change '90 – '00
	#	%	#	%	#	%	%
Families	41,894	72%	46,642	72%	4,748	11%	11%
Married w/ Children	17,758	31%	17,019	26%	-739	-4%	13%
Married No Children	14,829	26%	16,432	25%	1,603	11%	3%
Other Families	9,307	16%	13,191	20%	3,884	42%	N/A
Non-Families	16,064	28%	18,317	28%	2,253	14%	11%
Singles	12,789	22%	14,633	23%	1,844	14%	12%
Other Non-Families	3,275	6%	3,684	6%	409	12%	N/A
Total Households	57,958	100%	64,959	100%	7,001	12%	11%
Avg. Household Size	2.84		2.86		0.02	1%	3%
Avg. Family Size	3.29		3.36		0.07	2%	3%

Source: U.S. Census 1990 and 2000.

Note: N/A = not available

The group that experienced the most significant growth is “other” families, comprising of various combination of family members living together such as single-parent households, with or without extended family members, and unrelated persons. Single-parent households comprised 13 percent of the Modesto households in 2000, an increase from 9 percent in 1990, and represented approximately two-thirds of the “other families” in 2000. Specifically, among the single-parent households, 74 percent are female-headed households. In general, the income-earning ability and per-capita income of single-parent households, and particularly for female-headed households, are lower than other family types. A community with a large proportion of single-parent households would need increased attention to affordable housing and child care services.

These trends and patterns that occurred in the 1990s resulted in only a slight increase in average family size (by 2 percent) and a slight increase in average household size (by 1 percent). Overall, Modesto’s average household and average family size experienced smaller increases and were still smaller than those of the County (3.03 and 3.47, respectively) and those of California (2.87 and 3.43, respectively) in 2000. The 2002 average household size is estimated by the California Department of Finance to be approximately 2.9 persons per household (Table 2-17). The prevalence of smaller households in Modesto suggests that the City’s housing needs would be skewed toward smaller single-family homes, condominiums, townhomes, and rental housing, compared to the County and California as a whole.

Table 2-17
Modesto 2002 Estimates

Total	Total Households	Vacancy Rate	Average Household Size
198,633	69,848	3.30	2.9

Source: California Department of Finance, 2001.

Tenure

Modesto is a family-oriented community, where most prefer owning their own homes to renting. Homeownership rates in Modesto and Stanislaus County were higher than California as a whole, especially for the 25- to 34-year-old range (Table 2-18).²³ People in this age range are usually first-time homebuyers with smaller household size. In 2000, homeownership rates continue to be higher for Modesto and Stanislaus County residents, but the differences compared to California are less pronounced than in 1990.

Table 2-18
Tenure by Age

Age of Householder	Modesto		California	Stanislaus
	Number	Rate of Tenure by Householder Age	Rate of Tenure by Householder Age	County Rate of Tenure by Householder Age
Total:	65,103	100%	100%	100%
Owner occupied:	38,316	59%	57%	62%
Householder 15 to 24 years	455	14%	11%	17%
Householder 25 to 34 years	4,266	39%	31%	43%
Householder 35 to 44 years	8,968	57%	54%	60%
Householder 45 to 54 years	9,322	66%	66%	69%
Householder 55 to 59 years	3,453	74%	72%	76%
Householder 60 to 64 years	2,783	76%	74%	76%
Householder 65 to 74 years	4,804	74%	76%	77%
Householder 75 to 84 years	3,480	72%	75%	75%
Householder 85 years and over	785	56%	66%	66%
Renter occupied:	26,787	41%	43%	38%
Householder 15 to 24 years	2,803	86%	89%	83%
Householder 25 to 34 years	6,725	61%	69%	57%
Householder 35 to 44 years	6,754	43%	46%	40%
Householder 45 to 54 years	4,727	34%	34%	31%
Householder 55 to 59 years	1,222	26%	28%	24%
Householder 60 to 64 years	896	24%	26%	24%
Householder 65 to 74 years	1,710	26%	24%	23%
Householder 75 to 84 years	1,339	28%	25%	25%
Householder 85 years and over	611	44%	34%	34%

Source: U.S. Census, 2000.

²³ Department of Housing and Community Development, *Statewide Housing Plan*, 1997.

One way to determine demand for different types of housing relative to the supply is to look at prices and affordability. Table 2-19 shows housing costs as a percentage of income (which effectively controls for different costs of living) for Modesto, the San Joaquin Valley region, and California as a whole. Overall, a higher proportion of households in Modesto pay more than 30 percent of their income on housing than those in San Joaquin Valley. Specifically, Modesto has a higher percentage of renter-households using more than 35 percent of their household income for housing, while the share of owner-households paying more than 35 percent of their income for housing is lower than for California as a whole. This suggests that, as of 2000, affordable rental housing was more difficult to find than for-sale housing in the City.

Compared to East Bay counties such as Alameda, the proportions of households paying more than 30 percent of income on housing is higher for renter-households (45 percent) and lower for owner-households (28 percent) in Modesto. For example, the proportion of households expending more than 30 percent of household income on housing is 31 percent for owners and 41 percent for renters in Alameda County, and 30 percent for owners in Contra Costa County. In 1990, 46 percent of renters and 26 percent of owners paid more than 30 percent of their incomes on housing in Modesto. The increase in owner housing cost burden and persistence in rental housing cost burden may be due to an influx of commuting households with higher household incomes, pushing up the housing prices.

Table 2-19
Housing Costs as Percentage of Household Income

Percentage of Household Income Spent on Housing	Modesto	San Joaquin Valley	California
Rental Housing			
Less than 15 percent	13.9%	15.0%	14.6%
15 to 19 percent	14.5%	13.3%	13.6%
20 to 24 percent	12.4%	12.0%	13.1%
25 to 29 percent	11.3%	9.9%	11.1%
30 to 34 percent	8.0%	7.7%	8.2%
35 percent or more	36.6%	34.8%	34.1%
Owner-Occupied Housing			
Less than 15 percent	29.1%	29.0%	28.0%
15 to 19 percent	16.2%	15.7%	14.6%
20 to 24 percent	14.4%	15.6%	14.1%
25 to 29 percent	11.2%	11.9%	11.3%
30 to 34 percent	7.6%	7.1%	8.0%
35 percent or more	20.7%	20.1%	23.2%

Source: U.S. Census, 2000.

Household Incomes

Among the many factors influencing housing opportunity, household income is one of the most important. With limited household income, trade-offs among basic life needs can constrain housing choice and opportunity. Income levels are highly variable among households and affect choices such as tenure, housing type, and location.

Modesto's income levels tend to be higher than in the region and lower than in the State, while poverty levels tend to be higher than statewide levels and lower than the region (Table 2-20). The region's higher proportion of lower-income households and households living in poverty may be an indicator of the high level of agricultural employment in the region.

Overall, female-headed families are more impacted by poverty than other family types. As discussed before, the group experiencing the largest growth in Modesto is "other families," which is comprised primarily with single-parent households, particularly female-headed households. The need for housing and services for female-headed households with children in Modesto is on the rise.

Table 2-20
Income in Modesto, Region, State

Geographic Area	Median Household Income	Median Family Income	Per Capita Income	% below Poverty Level (Families)	% below Poverty Level (Female-Headed Families)	% below Poverty Level (Individuals)
Modesto	\$40,394	\$45,681	\$17,797	12.2%	29.6%	15.7%
Region	\$36,638	\$40,140	\$15,541	16.0%	36.5%	20.5%
California	\$47,493	\$53,025	\$22,711	10.6%	25.0%	14.2%

Source: U.S. Census, 2000.

As shown in Table 2-21, owner-households are better represented in the higher income categories than are renter-households. Elderly renter-households and large family renters are particularly concentrated in the extremely low and low-income categories (less than 50 percent of Area Median Income). Without adequate rental housing choice and affordability, lower-income households may experience overcrowding or have to assume a housing cost burden, among other problems.

Table 2-21
Income Level by Tenure

Household Type	Income Level (as % of Area Median Income)					
	0-30%	31-50%	51-80%	81-95%	95%+	Total
Renter						
Total Households	14%	20%	22%	8%	36%	100%
Elderly	19%	38%	23%	7%	12%	100%
Small Family	16%	14%	20%	9%	40%	100%
Large Family	13%	26%	27%	7%	27%	100%
Other	9%	14%	20%	8%	48%	100%
Owner						
Total Households	4%	6%	11%	7%	72%	100%
Elderly	9%	15%	23%	11%	43%	100%
Small Family	2%	2%	6%	5%	85%	100%
Large Family	2%	4%	9%	9%	76%	100%
Other	4%	4%	10%	7%	75%	100%
Total	8%	11%	15%	8%	58%	100%

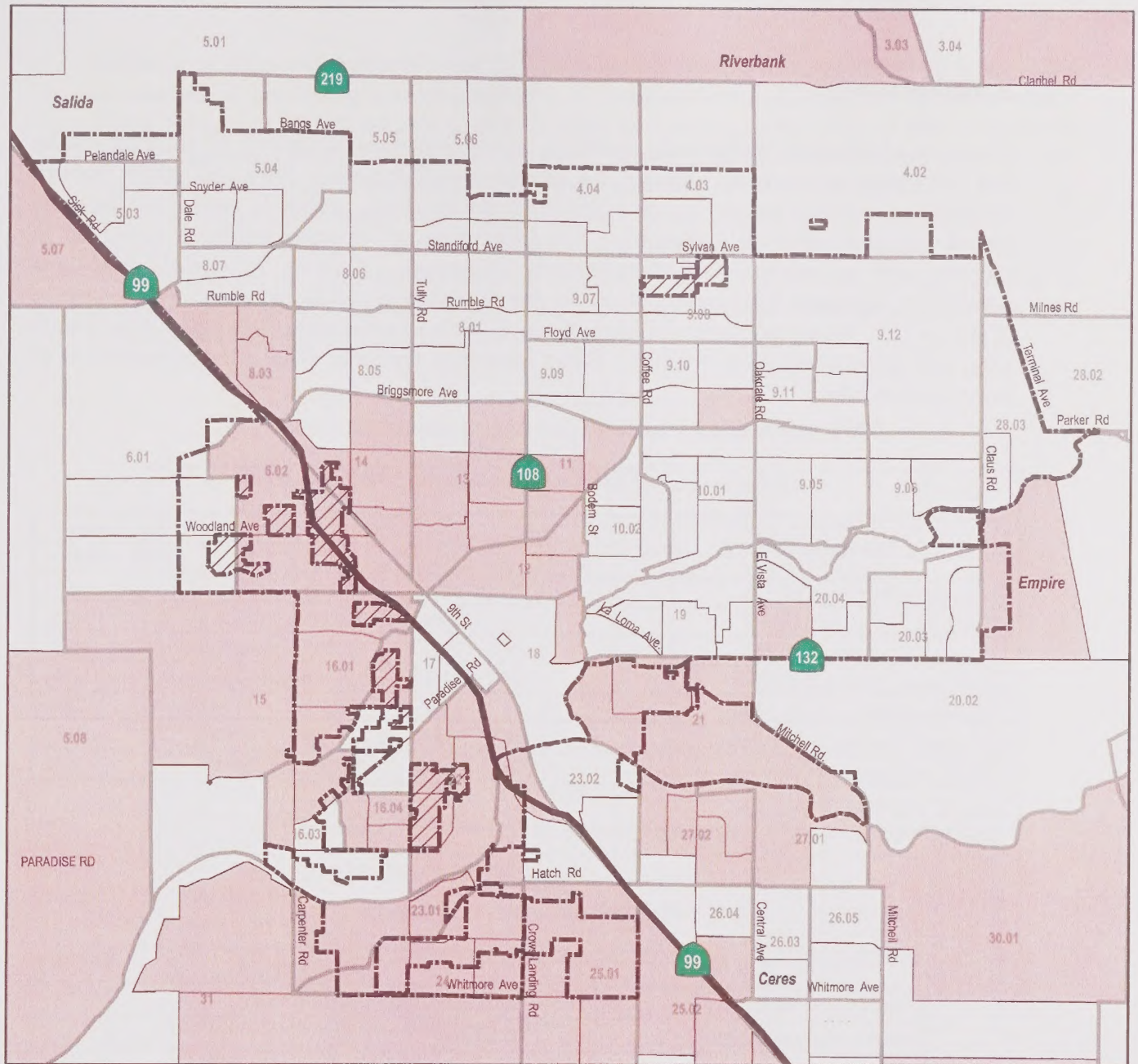
Source: HUD CHAS, 1993.

Low Income Target Areas

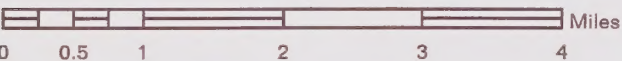
The previous information deals with income at the household level for the City as a whole. Planning for the City's housing needs also requires some understanding of the variability of household incomes, housing stock, and other information at the neighborhood level. In some cities, neighborhoods with higher concentrations of lower income households experience deferred maintenance and instability, which can create problems related to adequate housing.

Lower-income households are more common near Modesto's downtown and along the Highway 99 corridor, as well as the airport area and along the Tuolumne River. Figure 2-9 shows low-income areas of the City by Census block group, as determined by HUD.²⁴ These are many of the same areas of the City that have relatively older housing stock and lower median gross rental rates.

²⁴ Low-Income Target Areas include block groups with more than 51 percent of the population earning no more than 80 percent of the County Median Family Income.



GIS maps prepared by: Cotton/Bridges/Associates
 Source: City of Modesto, 2000 Census (SF-1 and SF-3) and
 U.S. Department of Housing and Urban Development, 2000.



Low-Income Target Areas

- Low-Income Target Groups defined by census block groups with 51% or more low and moderate income population
- City Boundary
- County Islands
- Census Tracts (2000)

Figure 2-9
Low-Income Target Areas

Employment

The types of jobs held by Modesto residents, as mentioned earlier, mirror those of the region and California as a whole. During the census period (between 1990 and 2000), service occupations had the largest increase for Modesto residents, which is typical of the time period for most cities in California. The proportion of Modesto residents employed in farming and as machine operators/laborers decreased. Overall, Modesto's employed population increased by 10 percent, while the overall population increased by 15 percent (Table 2-22). Major employers in Modesto include those associated with agriculture, health care, and government (Table 2-23). These industries typically offer a large proportion of lower-paying jobs.

Table 2-22
Occupations of Modesto Residents, 1990 and 2000

Occupation	1990		2000		% Change 1990 – 2000
	#	%	#	%	
Managerial/Professional	16,729	24%	21,760	28%	30%
Sales, Technical, Admin.	23,274	33%	21,200	28%	-9%
Service Occupations	8,684	12%	12,206	16%	41%
Production, Craft & Repair	9,103	13%	12,349	16%	36%
Operators/Fabricators/Laborers	10,511	15%	8,079	11%	-23%
Farming, Forestry, and Fishery	1,362	2%	973	1%	-29%
Total Employed Residents	69,663	100%	76,567	100%	10%

Source: U.S. Census, 1990, 2000.

Note: Occupation categories changed slightly between the 1990 and 2000 Censuses.

Table 2-23
Major Employers in Modesto

Employer	Type of Services
County of Stanislaus	Individual and Family Services
Doctor's Medical Center	Hospitals
JM Equipment	Machinery, Equipment, and Supplies
Memorial Medical Center	Hospitals
Modesto Bee	Newspapers
Modesto Junior College	Colleges and Universities
Prompt Care-Memorial Hospital	Hospitals
Raycor Division	General Industrial Machinery
Save Mart Supermarkets Inc	Grocery Stores
Stanislaus Food Products	Preserved Fruits and Vegetables
Sysco Food Svc of Modesto Inc	Groceries and Related Products
Tri Valley Growers	Preserved Fruits and Vegetables

Source: Data from the California Employment Development Department.

While some Modesto residents work in higher-paying occupations, many others work in the service sector, providing essential services to residents and businesses in the community. These residents may not be able to afford adequate housing in the City. Table 2-24 shows the average salary of selected jobs in Modesto. Many of these are low-paying jobs that fall within the lower-income categories. The City is expected to see the addition of an estimated 106,000 jobs by 2020, many of which, particularly those in the service sector, will be lower paying. Housing costs, as estimated by the median home price, have increased dramatically – by 37 percent in Modesto between 2000 and 2002.²⁵ As a result, homeownership is becoming increasingly difficult to achieve for moderate-income working professionals, and is almost out of reach for lower-income households.

Table 2-24
Modesto Annual Salaries, Selected Occupations, 2000

Occupation	Mean Annual Wage	% of County Average Income
Social and Community Service Managers	\$44,140	101%
Community and Social Services Occupations	\$36,863	84%
Child, Family, and School Social Workers	\$35,377	81%
Medical and Public Health Social Workers	\$50,531	115%
Health Educators	\$23,029	52%
Social and Human Service Assistants	\$27,015	62%
Clergy	\$16,657	38%
Preschool Teachers, Except Special Education	\$22,636	52%
Special Education Teachers, Middle School	\$54,796	125%
Emergency Medical Technicians and Paramedics	\$21,345	49%
Healthcare Support Occupations	\$23,344	53%
Home Health Aides	\$19,412	44%
Nursing Aides, Orderlies, and Attendants	\$18,721	43%
Dental Assistants	\$23,403	53%
Medical Assistants	\$27,956	64%
Child Care Workers	\$17,160	39%
Total all occupations	\$30,977	71%

Source: California Employment Development Department

Note: County Median Income in 2000 was \$43,900.

Unemployment rates in 2000 were slightly lower in Stanislaus County (10.4 percent) and Modesto (9.3 percent) than in 1990 – 11.8 percent and 10.5 percent, respectively. As of October 2002, the unemployment rate in Modesto (9.2 percent) continued to be lower than Stanislaus County (10.3 percent), but higher than that for California (6.2 percent), though the California data is seasonally adjusted, while the County and City data are not.²⁶

²⁵ According to second quarter median home sales price data from the California Association of Realtors.

²⁶ Employment Development Department web site, 2002.

Jobs-to-Housing Ratio

Modesto's jobs-to-households ratio is higher than that of San Joaquin County, at 1.1, according to Stan COG estimates, though it is unclear to what extent the jobs are geographically matched with the population (Table 2-25).²⁷ The Census identifies 76,567 employed persons in Modesto, averaging 1.12 wage-earners per household. A jobs-housing ratio of 1.1 seems to indicate that the City does offer an adequate number of jobs. The jobs-housing issues confronting the City seem to relate more to the spatial mismatch between the jobs located in Modesto and the people working those jobs, as evidenced by the large number of commuters crossing the Altamont Pass daily. Of equal concern is the mismatch between the types of jobs offered and associated pay scales, and the costs of housing in the City.

Table 2-25
Households and Employment, Modesto and Stanislaus County

Geographic Area	Households	Employment	Jobs to Households
Ceres	10,967	12,128	1.1
Hughson	1,263	1,670	1.3
Modesto	67,959	75,645	1.1
Newman	2,047	1,883	0.9
Oakdale	5,778	4,923	0.9
Patterson	3,147	3,846	1.2
Riverbank	3,907	4,334	1.1
Turlock	18,658	19,766	1.1
Waterford	1,873	1,849	0.9
Unincorporated County	39,328	42,082	1.1
Total County	154,927	168,126	1.1

Source: Stan COG, 2002; U.S. Census, 2000.

According to Census and Stan COG figures, the number of jobs in Modesto increased more than the housing stock or number of employed residents. The jobs-housing ratio increased by 5 percent between 1990 and 2000 (Table 2-26). The City also experienced a greater growth in residents employed in service and production/craft/repair occupations that tend to pay lower wages (refer to Table 2-24). On one hand, the City is facing the difficult issue of addressing the need for housing affordable to residents at these pay scales; on the other hand, the City must diversify its employment base to offer well-paid jobs to residents and to reduce the need for commuting to the East Bay for employment opportunities. As a community striving to achieve a balance in housing and job opportunities, improve quality of life, and become a more sustainable community, the City must devise and implement an economic development strategy that works hand-in-hand with the housing strategy.

²⁷ Stan COG. *Regional Housing Needs Assessment*. Appendix III. October 2002. The Stan COG estimates are for 1999 and the figures shown do not reflect the 2000 Census, but are useful in comparing jobs to household balances.

Table 2-26
Households and Employment, Modesto 1990-2000

Year	Total Housing Units	Jobs in Modesto	Jobs to Housing Ratio	Modesto Employed Residents
1990	60,878	65,325	1.07	69,663
2000	67,179	75,645	1.12	76,567
Percent Change, 1990-2000	10%	16%	5%	10%

Source: U.S. Census, 2000; Stan COG, 2002.

Local Economic Development Trends and Initiatives

As discussed above, the jobs-to-housing ratio in Modesto is improving and is better on the aggregate level than in many other cities in the region. However, because of an increasing number of residents who work out of the City and County, and an increasing number of workers in Modesto who live elsewhere, traffic congestion is becoming worse, impacting the City's ability to provide adequate transportation infrastructure and expand economic opportunities. The Inter-Regional Partnership (IRP), a partnership formed in 1998 consisting of 15 selected officials from 5 counties — Alameda, Contra Costa, San Joaquin, Santa Clara, and Stanislaus — indicates that the most effective incentives for economic development in job-poor areas would be those that:

1. Improve their competitive position in the marketplace by reducing the cost of off-site improvements;
2. Improve the quality of the workforce; and/or,
3. Reduce the time for processing local development proposals.²⁸

In the City, though plenty of land may be zoned to allow economic development, the cost of providing infrastructure to this land, especially transportation infrastructure, is seen as a constraint to development.²⁹ Adaptive reuse of redevelopment areas and existing buildings is a potential mechanism for economic development with less-burdening infrastructure costs.

Modesto's Community and Economic Development Department has several programs intended to encourage economic activity that will benefit current and future residents:

- Modesto Redevelopment Project Area Incentives
- Economic Development Revolving Loan Program
- Economic Development Revenue Bonds
- Enterprise Designation Areas

²⁸ King, James R. *Managing the Consequences of Prosperity: A Report for the Inter-regional Partnership*. January 10, 2001.

²⁹ Linda Boston, City of Modesto Business Development Manager, personal correspondence, December 13, 2002; and, Bill Bassett, CEO of Stanislaus Economic Development and Workforce Alliance, personal correspondence, December 12, 2002; King, James R., page i-ii.

In the interest of promoting a vibrant economy, the City has prepared an Economic Development Action Plan as a component of an overall Strategic Plan. The Action Plan includes goals, strategies, and actions that are largely focused on public utility and service provision. Some of the actions and policies are relevant for consideration in development of the Housing Element update (Table 2-27).

Table 2-27
Relevant Economic Development Action Plan Policies and Actions

Section of Action Plan	Relevance for Housing Goals, Programs, and Policies	Relevant Action Plan Policies and Actions
Infrastructure	Moderate	- Conduct annual rate reviews/cost-of-service analyses for water, sewer, and storm drainage. - Benchmark against other similar utilities to provide comparable costs. - Provide dependable service delivery at rates comparable to or less than elsewhere in the state. - Develop internal strategies to focus key resources on preventive and/or proactive infrastructure maintenance.
Water and Wastewater	Moderate	- Develop Water and Wastewater Master Plan that includes: water and wastewater quality; water supply/quantity and wastewater; treatment capacity; water source identification; growth impacts analysis; opportunities for regional facilities; conservation strategies (water meters, variable water rates, etc.); infrastructure needs (business parks, etc.) - Seek rate increases adequate to fund water/wastewater master plan strategies. - Develop a comprehensive water and wastewater strategy. - Update and adopt the Urban Water Management Plan Update to addresses water supply issues related to growth and water quality.
Solid Waste	Low	N/A
Transportation	Moderate	Orient new development toward multi-modal and non-motorized modes.
Communications and Technology	Low	N/A
Land Use	High	- Mix land uses within neighborhoods. - Create development incentives to encourage compact development and ensure planning/zoning codes facilitate this development. - Prepare comprehensive General Plan Housing Element that includes a Housing Overlay for the General Plan. - Create housing opportunities and choices for a range of household types, family sizes and incomes. - Increase multi-family residential and affordable housing inventory. - Establish aesthetic criteria for evaluation of projects. - Identify and prioritize farmland/open space areas for preservation as community buffers. - Preserve open space, farmland, natural beauty, historic buildings, and critical environmental areas. - Identify ultimate urban limit lines based on logic, economy of scale, and agricultural land use (including soil quality). - Reinvest in and strengthen existing communities and achieve more balanced regional development. - Upgrade infrastructure and target infill areas for development. - Perform a comprehensive revision of the City's Zoning Code, to include developing set criteria for evaluating projects that apply to all

Table 2-27
Relevant Economic Development Action Plan Policies and Actions

Section of Action Plan	Relevance for Housing Goals, Programs, and Policies	Relevant Action Plan Policies and Actions
		development proposals. ▪ Encourage citizen and stakeholder participation in development decisions. ▪ Establish project review method that includes public participation and community meetings. ▪ Increase the efficiency of the permit process to ensure it is customer friendly and informative. ▪ Achieve an equitable jobs-housing balance and avoid fiscal strains of leapfrog development. ▪ Conduct a study to determine the optimal mix of land uses for a healthy economy and recommend changes to development proposals. ▪ Establish annexation policy based upon the City's ability to assimilate new development and on the desire of residents to join the City, combined with the willingness of the County to provide infrastructure upgrades. ▪ Scrap the 5-year inventory policy in favor of growth by ability to provide infrastructure and maintenance of service delivery standards.
Regional Cooperation	Moderate	N/A
City Finances	High	▪ Review and update fees and charges (CFF, etc.) on a regular basis to ensure that fees are adequate.
Education and Workforce Development	Low	▪ Explore partnering with the County to develop child care programs that meet the needs of downtown workers.
Downtown Vibrancy	High	▪ Encourage infill and revitalization by revising fee structure for development within downtown core. ▪ Adopt developer incentives for high-density housing. ▪ Construct a flagship housing development in downtown.
Business	Low	
Open Space, Agriculture, and Environment	Moderate	▪ Increase the General Plan open space standard. ▪ Design and construct community infrastructure and amenities during the initial phases of new development.
Redevelopment	High	▪ Use state-required 20% housing set-aside funds to improve and increase the amount of low to moderate-income housing. ▪ Focus housing set-aside funds within the redevelopment area. ▪ Encourage expansion of the Redevelopment Area to include declining/underdeveloped portions of the City (i.e. Yosemite Corridor). ▪ Look at opportunities to encourage people to develop vacant buildings.
Marketing	Moderate	N/A

Special Needs Groups

Certain groups have greater difficulty in finding acceptable, affordable housing due to special circumstances relating to employment and income, household characteristics, and disabilities. Special needs groups, for the purposes of this analysis include:

- Seniors
- Persons with disabilities
- Large households
- Single-parent households (female-headed households with children, in particular)
- Homeless persons
- Agricultural workers

Each special needs group has particular housing needs. Table 2-28 identifies the special needs populations. While single mothers with children continue to outnumber single fathers with children, single-father households experienced the largest increase of the special needs populations, at 78 percent. Single mothers with children increased in the City by 40 percent and represented 74 percent of the single-parent households with children in 2000. Farmworkers in Modesto decreased in population, with a migration toward unincorporated areas of the County.

Table 2-28
Special Needs Groups, 1990 – 2000

Special Needs Group	1990		2000		% Change, 1990- 2000
	Persons	Households	Persons	Households	
Seniors (65+)	17,268	--	20,962	--	21%
Senior Households	--	12,067	--	12,773	6%
Single Parents with Children	--	5,485	--	8,122	48%
Mothers w/ Child	--	4,295	--	5,998	40%
Fathers w/Child	--	1,190	--	2,124	78%
Large Households*	--	7,749	--	10,054	31%
Farmworkers	1,362	--	1,351	--	-29%

Source: U.S. Census 1990, 2000.

* Five or more household members

Persons with Disabilities

Physical, mental, and/or developmental disabilities may prevent a person from working, restrict one's mobility, or otherwise make caring for oneself difficult. Individuals with physical and mental disabilities often have special needs related to housing that go unmet by the private housing market. Special issues relate to inability to earn a sufficient income for market rate housing, the lack of accessible and affordable housing, and the need for supportive services.

The 2000 Census documented the following disabilities: sensory, physical, mental, self-care, going-outside-home, and employment. Due to the large range of disabilities recorded, the proportion of residents with one or more disabilities reported by the 2000 Census generally is larger than that reported in the 1990 Census. According to the 2000 Census, more than 38,000 residents in Modesto had one or more disabilities, representing approximately 22 percent of the total population (Table 2-29). However, almost half of the non-senior adults with disabilities are employed.

Table 2-29
Disability and Employment Status of Modesto Residents Aged 5+

Disability Status	Total	Male	Female
Age 5 to 15	36,734	18,667	18,067
With a Disability	2,285	1,485	800
No Disability	34,449	17,182	17,267
Age 16 to 20	14,567	7,105	7,462
With a Disability	2,229	1,124	1,105
Employed	42%	47%	37%
Not Employed	58%	53%	63%
No Disability	12,338	5,981	6,357
Age 21 to 64	102,510	49,370	53,140
With a Disability	24,593	12,408	12,185
Employed	50%	58%	41%
Not Employed	50%	42%	59%
No Disability	77,917	36,962	40,955
Age 65+	19,727	7,975	11,752
With a Disability	9,250	3,574	5,676
No Disability	10,477	4,401	6,076

Source: U.S. Census 2000.

Note: Totals may deviate slightly from 100% count of population.
Figures in this table are based on Census sample data.

Among the Modesto children with disabilities, most are inflicted with mental disabilities, which include development disabilities (Table 2-30). Among the disabled persons age 16 to 64, physical disabilities, going-outside-home disabilities, and employment disabilities are most common. Seniors age 65 or above are more impacted by physical and going-outside-home disabilities than other types of disabilities. To accommodate the housing needs for persons with disabilities, housing designs must be particularly sensitive to the constraints caused by physical and sensory disabilities. Modesto has a number of State-licensed community care facilities to meet the needs of persons with special needs, including those related to physical and mental disabilities, as summarized in Table 2-31.

Table 2-30
Disability Type by Age

Disability Type	% of Total
Age 5 to 15 with Disabilities	2,285
Sensory Disability	18%
Physical Disability	13%
Mental Disability	61%
Self-Care Disability	9%
Age 16 to 64 with Disabilities	26,822
Sensory Disability	7%
Physical Disability	20%
Mental Disability	14%
Self-Care Disability	6%
Going-Outside-Home Disability	20%
Employment Disability	35%
Age 65+ with Disabilities	9,250
Sensory Disability	16%
Physical Disability	33%
Mental Disability	15%
Self-Care Disability	12%
Going-Outside-Home Disability	24%

Source: U.S. Census 2000.

Note: A person may report multiple disabilities.

Table 2-31
Licensed Community Care Facilities

Facility Type	# of Facilities	Capacity of Facility
Small Family Home	2	8
Group Home	7	44
Adult Residential	23	299
Residential-Elderly	40	1,096
Social Rehabilitation Facility	1	6
Adult Day Care	5	546
Total	78	1,999

Source: State of California Department of Social Services, Community Care Licensing Division, 2001.

Senior Households

Senior persons often have special housing needs for three key reasons: income, health care costs, and physical disabilities. Some of the most important issues for seniors are presented in Table 2-32. Among the senior population in Modesto, 27 percent of all seniors live alone (Table 2-33). This proportion is significantly higher than in California and indicates a need for housing options designed to meet senior needs.

Table 2-32
Housing Issues of Special Importance to Seniors

Senior Issues	Description	Incidence in Modesto
Fixed/Limited Income	Many seniors have a limited, and/or fixed income from which they pay for health care, housing, and other expenses.	Approximately 33 percent of senior households in Modesto have low or very low incomes.
Disabilities	Seniors have physical disabilities at a higher rate than does the general population. Senior homeowners, particularly elderly women, may require assistance in performing regular home maintenance or repair activities due to physical limitations or disabilities.	Out of the senior population in the City, 37 percent have a disability.
Cost Burden	Limited income and a lack of affordable housing leads to a cost burden (more than 30 percent of one's income spent on housing).	61 percent of renter senior households in the City experience a housing cost burden.

Table 2-33
Senior Population

Category	Modesto		California % of Senior Persons
	Number of Persons	% of Senior Persons	
Total:	20,962	100%	100%
In households:	19,325	92%	95%
In family households:	13,146	63%	67%
Householder:	6,867	33%	34%
In nonfamily households:	6,179	30%	28%
Living alone	5,574	27%	7%
In group quarters:	1,637	8%	5%
Institutionalized population	1,144	5%	3%
Noninstitutionalized population	493	2%	1%

Source: U.S. Census, 2000.

Many senior households in Modesto pay more than 30 percent of their often-limited and small incomes on housing. According to the 2000 Census, 26 percent of the senior owner households and 59 percent of the senior renter households assumed a housing cost burden of more than 30 percent of their incomes (Table 2-34). Affordable housing opportunities for seniors, particularly those who rent, are needed in Modesto. Several housing developments in the City offer affordable housing for seniors. These include the Sherwood Manor and Conant Place.

Table 2-34
Housing Cost Burden among Senior Households

Senior Households	Owner	Renter	Total
Total Households	9,069	3,660	12,729
Paying More than 30% of Income on Housing	26%	59%	35%

Source: U.S. Census, 2000

The special needs of seniors can be met through:

- Congregate care
- Other senior housing with supportive services
- Transportation services
- Architecture to accommodate disabilities
- Rent subsidies
- Shared housing programs
- Housing rehabilitation assistance

Social and supportive services are available from the City's Parks, Recreation and Neighborhoods Department, as well as the Stanislaus County Department of Social Services. The City's Senior Citizens Center offers recreational and social activities, driving courses, tax consulting, health exams, immunizations, lunch program, and a resource and referral service. Several retirement communities throughout Modesto offer assisted living in for-rent and for-purchase units. The Salvation Army's Senior Information and Referral Program

helps seniors with issues related to financial planning, health, and housing assistance. The Stanislaus County Area Agency on Aging, which provides information and referral services, as well as advocating for senior needs locally, is located in Modesto.

Single-Parent Families

Single-parent households, particularly female-headed households often face difficulty in finding adequate and affordable housing, due to their single incomes. Female-headed households also tend to earn lower incomes. Compared to two-parent households, single parents also must dedicate a larger portion of their limited incomes to child care, food, and health care expenses.

According to the 2000 Census, Modesto had 8,122 single-parents with children under the age of 18 (see Table 28). Specifically, 5,998 (74 percent) were female-headed families and 2,124 (26 percent) were male-headed families. Provision of affordable family housing near transit centers and child care and other supportive services helps address the housing needs of this special group.

Large Families

Large households, defined as those with five or more persons, have a need for larger dwelling units, which are often in limited supply and more expensive. To save money for other basic necessities, many lower-income large households live in overcrowded apartments or homes.

According to the Census, 10,054 large households resided in Modesto, representing approximately 16 percent of all households in the City. Among the large households, 5,760 (57 percent) were owner-households and 4,294 (43 percent) were renter-households. Generally, these households require dwelling units with three or more bedrooms for adequate housing. Approximately 76 percent of owner-occupied units have 3 or more bedrooms, but only 27 percent of renter-occupied units have 3 or more bedrooms. Availability of rental housing may be a problem for large families.

Updated 2000 Census data detailing the housing problems confronted by large households is not yet available. According to the 1990 Census, only 15 percent of large families that owned their home had lower incomes, but 66 percent of large families that rented had lower incomes, which was much higher than the overall percentage of households (34 percent) that had lower incomes (Table 2-35). As a result, 48 percent of the large renter-households paid more than 30 percent of their income on housing, and 58 percent of large renter-households experienced overcrowding in 1990. Given the recent escalation of housing prices in Modesto, the extent of housing problems faced by large households, especially those that rent, is expected to have become worse.

Table 2-35
Large Family Income Levels

Household Type	Income Level (% of Median Family Income)				
	0-30%	31-50%	51-80%	81-95%	95%+
All Households	8%	11%	15%	8%	58%
Large Families that Own	2%	4%	9%	9%	76%
Large Families that Rent	13%	26%	27%	7%	27%

Source: HUD CHAS, 1993

To address overcrowding, communities can provide incentives for developers to build larger apartments with three or more bedrooms that can accommodate larger households. Often, the shortage of large rental units can also be alleviated through the provision of affordable ownership housing, such as condominiums coupled with homeownership assistance. However, since 1990, only 10 percent of housing built since 1990 was multi-family housing.

The threat of litigation over construction defects has been a major constraint to multi-family condominium housing construction. Recent legislative changes allow developers to negotiate and mitigate construction defects before going to court, which may relieve some of the concerns for builders, freeing up the for-sale multi-family housing market.

Homeless

Due to the transient nature of the homeless population, estimating the precise number of homeless persons in a community is a difficult, if not impossible challenge. As part of the Stanislaus County Continuum of Care Application for 2002, a survey was conducted to estimate the nature and extent of homelessness in the County. Based on that effort, the countywide homeless population is estimated at 10,215 persons. Characteristics of the countywide homeless population include:

- 6.8 percent veterans
- 53.9 percent families
- 37.6 percent individuals
- 39.8 percent disabled
- 29.2 percent dually diagnosed disabled
- 31.2 percent had been homeless for more than 5 years

Domestic violence, alcohol and drug use, mental illness, money management problems, and job loss are the most typical causes for becoming homeless. Of specific note is the rising number of homeless families in the County.

No specific estimate of the homeless population in Modesto is provided as part of the Continuum of Care application. However, the homeless population in Modesto was estimated in 1999 to be approximately 210 to 270 individuals on a nightly basis.³⁰ Of the

³⁰ City of Modesto. *Consolidated Plan*, Fiscal Years 2001-2005. Page 37.

adult homeless with families surveyed in 1999 for the City's Consolidated Plan, the following types of homeless individuals were observed (Table 2-36):

Table 2-36
Types of Homeless

Homeless	Percent
Seniors	12%
HIV/AIDS	5%
Mentally Ill	17%
Substance Abuse	67%

Source: City of Modesto. *Consolidated Plan*. 1999.

Three types of facilities provide shelter for homeless individuals and families: emergency shelters, transitional housing, and permanent housing:

Emergency Shelter: A facility that provides overnight shelter and fulfills a client's basic needs (i.e. food, clothing, and medical care) either on-site or through off-site services. The permitted length of stay can vary from one day at a time to three months.

Transitional Housing: A residence that provides housing for up to two years. Residents of transitional housing are usually connected to supportive services designed to assist the homeless in achieving greater economic independence and a permanent, stable living situation. Services may include substance abuse treatment, mental and physical health care interventions, job training and employment services, individual and group counseling, and life skills training.

Permanent Housing: Affordable permanent housing or service-enriched permanent housing linked with supportive services (on-site or off-site) and designed to allow formerly homeless clients to live at the facility on an indefinite basis.

A number of emergency shelters are located in the Modesto area (Table 2-37). In addition, a range of transitional housing facilities are available. As shown in Table 2-37, a number of group homes, community residential care facilities for adults, and a social rehabilitation facility are located in the City of Modesto, which all could potentially provide transitional assistance to formerly homeless persons. Additional transitional housing facilities are identified in Table 2-38. A transitional housing facility at 5th and F Streets offers accommodation up to 54 homeless persons that are dually diagnosed.

Table 2-37
Emergency Shelters in Modesto

Name	Beds	Services
The Central Valley Homeless Veterans Project	26	Emergency shelter, counseling, information and referral
The Modesto Gospel Mission	225 beds for single women, single men, single women with children, and single men with children.	Emergency shelter, 150,000 meals per year to clients and to the general public. Two thousand people are served by the Mission each year.
Children's Crisis Center	5 to 10 youths and children per month.	Primarily provides child care, overnight emergency shelter on an as-needed basis (referrals from the police department or the County's Child Protective Services).
Hutton House	6	Short-term residential shelter for runaway and homeless youth between the ages of 13 to 17 years. Individual group and family counseling is provided to residents. Program goals include the reunification of teens with their families and the provision of follow-up and ongoing family counseling after the resident moves out. Youth may stay for up to two weeks. Frequently, there is a demand for an additional five beds per night. Referrals are primarily from Community Housing and Shelter Services, the Police Department, Child Protective Services, and the County's Emergency Food and Shelter Program.
Haven Women's Center of Stanislaus County	25	For women who have been abused or are in life-threatening situations. The Center also houses the children of abused women. Counseling services, weekly support groups and legal advocacy program are available.
Community Housing and Shelter Services (CHSS)	15 households per day	Services to on-site clients are provided through contracts with County Mental Health, the Welfare Department, and HOPWA funded service providers.

Table 2-38
City-Supported Transitional Housing

Project	Type	Number of Units
Powell Avenue	Transitional	1
Ricardo Way	Transitional	1
Garvey Avenue	Transitional	1
Emerald Avenue	Transitional	4
California Avenue	Transitional	18
5 th and F	Transitional	16
Kelly Street	Transitional	1
TOTAL		42

Source: City of Modesto, 2002.

Farmworkers

Agricultural workers are traditionally defined as persons whose primary incomes are earned through permanent or seasonal agricultural labor. Permanent farm laborers work in the fields, processing plants, or support activities on generally a year-round basis. When workloads increase during harvest periods, the labor force is supplemented with seasonal labor, often supplied by a labor contractor. For some crops, farms employ migrant workers, defined as those whose travel distance to work prevents them from returning to their primary residence every evening.

Farmworkers work in two major types of situations: farm services, which have higher rates of pay and are less seasonal, and farm production workers. The following addresses only farm production workers. The housing needs of those employed in farm production differ from the rest of the population due to:

- The seasonal nature of farm employment
- Typically low wages
- Language barriers

Between 1990 and 2000, the number of farmworkers in Stanislaus County decreased by approximately 24 percent from 12,000 to 10,000, and the countywide farmworker population in 2008 is estimated at approximately 6,660, representing another 30 percent decline.³¹ Similarly, the number of farmworkers residing in Modesto decreased by 45 percent during the 1990s. As of 2000, most farmworkers in the County lived in the unincorporated areas, but approximately 1,351 lived in Modesto, representing 0.3 percent (less than one-third of one percent) of the City population. Planning for low- and very-low-income households as a part of the Housing Element update and continued implementation of fair housing programs will provide housing opportunities for farmworkers wishing to live in Modesto.

Housing Stock

Housing characteristics and conditions that affect the quality of life for residents include:

- Housing stock and growth
- Tenure and vacancy rates
- Age and condition
- Housing costs
- Affordability

A diversity of housing options is an important resource for households wishing to improve their living conditions. Preservation and improvement of existing housing and neighborhoods, including preservation of affordable units, is important to the overall housing need, especially for low- and moderate-income households.

³¹ Stan COG. *Regional Housing Needs Assessment*. Appendix IV. October, 2002.

Changes to Housing Stock

Most of the housing constructed in Modesto during the 1990 to 2000 Census period was single-family detached housing, as shown in Table 2-39. Only 10 percent of the units built between 1990 and 2001 were multi-family units, according to the City's Building Department. While in 1990, 72 percent of the housing stock was single-family housing, in 2000 more than 74 percent of the housing stock was single-family housing. Most single-family housing tends to be for-sale, rather than for-rent housing, but while Modesto has a proportion of single-family detached housing that is 12 percentage points higher than California as a whole, its share of owner-occupied versus renter-occupied housing is less than 2 percentage points higher than the State share. Based on recent surveys of single-family houses for rent, it appears Modesto has a relatively large stock of for-rent single-family housing.

Table 2-39
Housing Stock, 1990 and 2000

Housing Type	1990		2000		% Change	# Change
	No. of Units	% of Total	No. of Units	% of Total	1990-2000	1990-2000
Single-Family						
Detached	40,585	66.7%	45,988	68.5%	13%	5,403
Attached	3,569	5.9%	4,011	6.0%	12%	442
Total	44,154	72.5%	49,999	74.4%	13%	5,845
Multi Family						
2-4 Units	5,606	9.2%	6,088	9.1%	9%	482
5+ Units	8,869	14.6%	9,244	13.8%	4%	375
Total	14,475	23.8%	15,332	22.8%	6%	857
Mobile Homes	1,787	2.9%	1,901	2.8%	6%	114
Total Units	60,878	100.0%	67,179	100.0%	10%	6,301
Total Occupied	57,958	95.2%	64,959	96.7%	12%	7,001
Owner-occupied	33,881	58.5%	38,114	58.7%	12%	4,233
Renter-occupied	24,077	41.5%	26,845	41.3%	11%	2,768
Vacancy Rate	4.80%		3.30%		-31%	--

Source: U.S. Census, 1990 and 2000.

Age of Housing Stock

The age of Modesto's housing stock is a good general indicator of housing condition since, housing is subject to gradual deterioration over time. As a general rule in the housing industry, structures older than 30 years begin to show signs of deterioration and require reinvestment to maintain their quality. Unless properly maintained, homes older than 50 years require major renovations to remain in good condition. If not properly and regularly maintained, housing can deteriorate and discourage reinvestment, thereby depressing neighboring property values and impacting the quality of life in a neighborhood.

Much of Modesto's housing was built between 1970 and 1990, though large Specific Plan areas in the City are planned for future residential development (Table 2-40). During the housing element cycle, based on the number of housing units that will become 30 or more years old, housing maintenance and rehabilitation will become a more important issue in the City.

Table 2-40
Age of Housing Stock

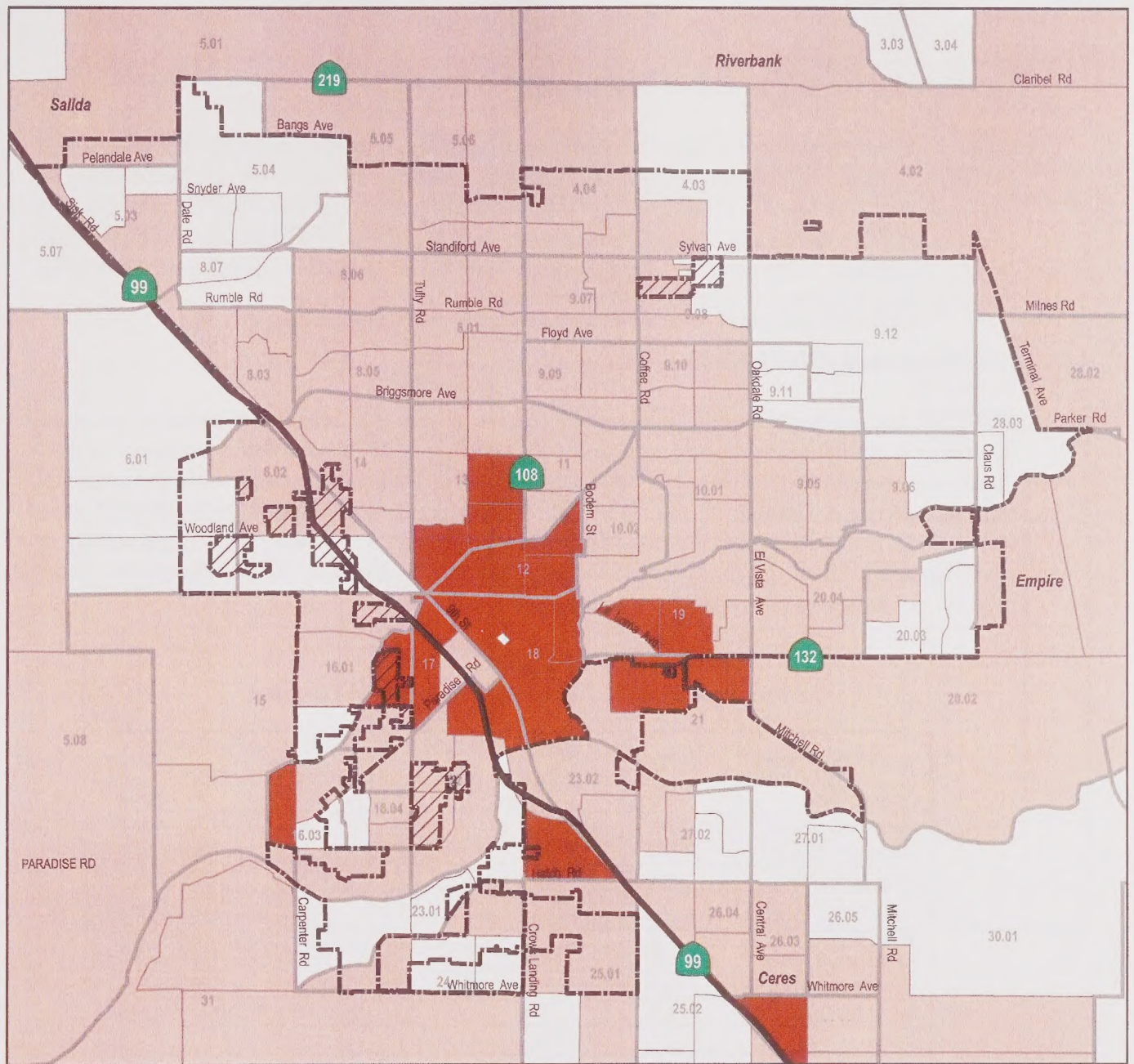
Age of Housing Stock as of 2000	Units	%
< 10 Years	9,200	14%
10-20 Years	16,286	24%
20-30 Years	17,635	26%
30-50 Years	17,045	25%
50+ Years	7,112	11%
Total	67,278	100%

Source: U.S. Census. 1990 and 2000.

Targeted Neighborhoods for Improvements

Overall, housing in Modesto exhibits exemplary maintenance. However, certain neighborhoods are impacted by deferred maintenance. According to City staff, an estimated 15,000 housing units require rehabilitation and 500 housing units in the City require replacement. Neighborhoods toward the City's center have vintage homes, and many census tracts' homes near downtown have a median age of more than 50 years. Figure 2-10 shows the median age of the housing stock in Modesto by block group. The areas with oldest homes include the downtown area and areas north of downtown. Many of these areas of the City have well-kept vintage homes and are among the City's most valuable, though median owner costs are among the lowest in the City. The median home values (as reported by the Census) for the older housing stock northwest of Paradise Road and southwest of Highway 99 are some of the lowest in the City. Median home values in the Airport Way area west of Vista Road are in about the middle compared to other census tracts in the City.

Many of these areas with older homes correspond with census tracts with higher concentrations of lower income households. Lower-income homeowners and landlords renting to lower-income households are sometimes more apt to defer maintenance on their homes, and due to the age of housing stock in some of the neighborhoods near downtown, considerable maintenance would be necessary to maintain adequate living conditions. The census tract that most represents the downtown and central portion of the City has the lowest median gross rental rate, and the Paradise/Highway 99 area is also more affordable relative to rents compared to almost any City census tract.



NORTH GIS maps prepared by: Cotton/Bridges/Associates
 Source: City of Modesto and 2000 Census (SF-1 and SF-3)

0 0.5 1 2 3 4 Miles



Age of Housing Stock (Block Group)

- Less than 20 Years
- 21 - 50 Years
- Greater than 50 Years

- City Boundary
- County Islands
- Census Tracts (2000)

Figure 2-10

Median Age of Housing Stock



Inventory of Affordable Housing

Many government programs assist with provision of housing using contracts that ensure that the units remain affordable. Publicly assisted housing in the City includes housing developments that were provided with low-interest loans and rent subsidies through various Department of Housing and Urban Development (HUD) and Federal Housing Administration (FHA) programs, City-assisted development, and other privately developed affordable housing using a variety of funding sources.

City-Supported Affordable Housing

The City has assisted in the development of more than 22 affordable housing projects, including 9 multi-family complexes that total 400 units (274 affordable units), 6 single-family developments that total 129 affordable units, and 7 transitional housing projects that total 42 units (see Table 2-41 and Table 2-38). Among these affordable projects, 472 units were developed within the last decade (Table 2-42) either through new construction or rehabilitation. All of the multi-family developments with affordability covenants are recent projects not at risk of converting to market-rate housing.

Table 2-41
City-Supported Multi-Family Affordable Housing

Project Name	Type	Total Units	Affordable Units	Year Built	Affordability Period
Conant Place	MF	81	12	1994	30 years
Sherwood Manor	MF	21	2	1994	30 years
Gateway Village	MF	48	48	1996	40 years
1005 Maze Blvd.	MF	3	3	1999	30 years
Ashwood Village	MF	120	89	1998	40 years
Brighton Place	MF	11	4	1999	20 years
Randazzo Avenue	MF	24	24	1999	30 years
Woodstone Apartments	MF	56	56	2000	55 years
Pine Meadows	MF	36	36	2000	30 years
Total		400	274		

Source: City of Modesto, 2002.

Table 2-42
Modesto Affordable Housing Developed, 1993 - 2001

Funding Source	For Purchase		For Rent	
	Construct	Rehabilitation	Construct	Rehabilitation
Total	37	0	32	403

Source: City of Modesto, 2002.

Federally Assisted Affordable Housing

In addition to City-assisted projects, 7 affordable housing projects, totaling 810 units (inclusive of 735 affordable units), were developed in Modesto with federal subsidies (Table 2-43). Three of the seven projects are reserved for families, and the remaining four projects are reserved for seniors.

Table 2-43
Modesto Federally-Assisted Multi-Family Housing Inventory

Property	Total Units/ Affordable Units	Section 8 Expiration	Mortgage Funding	Type	Number of bedrooms			
					0	1	2	3
Cameron Villa Apartments	68/68	9/30/2005	221(d)(4)	Family			68	
Colonial Farms	100/100	2/1/2013	Non-HUD	Family		24	50	26
El Casa Verde I	110/110	Annual Contracts	221(d)(3)	Family	16	24	48	22
El Casa Verde II	32/32	Annual Contract	221(d)(3)	Family		24	8	
Marple Manor	146/145	11/30/2003	202	Elderly		145		
Parkview Christian Estates	99/60	Annual Contracts	231	Elderly		99		
Ralston Tower	180/145	11/30/2004	236(j)(1)	Elderly		180		
Vinewood Apartments	75/75	9/11/2005	221(d)(4)	Elderly		75		

Source: Department of Housing and Urban Development web site, 2002.

Loss of Assisted Housing

According to HUD records, all federally assisted projects in Modesto have affordability restrictions/subsidy contracts that are due to expire in the next decade. A total of 735 units are at risk of losing Section 8 subsidies over the 10-year period covered by this analysis.

Preservation Options

To maintain the existing affordable housing stock, the City may either preserve the existing assisted units or replenish the affordable housing inventory with new units.

HUD provides the *Mark-to-Market* and *Mark-up-to-Market* programs for Section 8 projects seeking renewal. If current contracted rents exceed the Fair Market Rent (FMR), HUD will provide favorable tax treatment to property owners in return for preserving the units at affordable rents (Mark-to-Market). For apartments renting at below FMR rates, HUD allows rents to be increased to levels comparable to market rents, though not exceeding 150 percent

of the FMR (Mark-up-to-Market). When a complex with an expiring Section 8 contract is at risk of conversion, the below-market stock is most likely to be converted to market rents.

Should Section 8 funding become unavailable in the future, the City may use other finding sources to provide ongoing rent subsidies. Table 2-44 presents an estimate of the costs involved in providing ongoing rent subsidies. Approximately \$91,627 in rent subsidies may be needed monthly or \$1,099,524 annually to maintain affordability for the 735 very-low-income households.

Table 2-44
Rent Subsidies Required

		(1)*0.3/12			(4)-[(2)-(3)]		(5)*(6)
Unit Size	Annual Income	Affordable Monthly Cost	Utility	Fair Market Rent	Per Unit Monthly Subsidy	# of Units	Total Monthly Subsidy
Studio	\$13,440	\$335	\$50	\$500	\$115	16	\$1,840
1-bedroom	\$15,360	\$384	\$60	\$537	\$93	497	\$46,221
2-bedroom	\$17,280	\$432	\$70	\$655	\$153	174	\$26,622
3-bedroom	\$19,200	\$480	\$80	\$913	\$353	48	\$16,944
Total						735	\$91,627

Notes:

1. Household size assumptions: Studio = 1-person; 1-bedroom = 2-person; 2-bedroom = 3-person; 3-bedroom = 4-person
2. Annual income (2003) estimated at 80% of the maximum income for low income households, adjusted by household size.

Another option for preservation is to reduce the monthly mortgage payment on the property to the extent that rent subsidies would no longer be needed to maintain the financial viability of the projects. This can be achieved by refinancing the remaining mortgage with a reduced interest rate or by providing a lump-sum principal write-down to the projects.

The City may also seek opportunities to assist the purchase of affordability covenants on existing projects either by nonprofit organizations or other public entities. The cost of the affordability covenants depend on a large number of factors that must be determined at the time of transaction.

Replacement Option

The City also may wish to build new low-income housing units to replace any at-risk units lost. The cost of developing housing depends upon a variety of factors, including density, size of the units (i.e., number of bedrooms), location, land costs, and type of construction. The average construction cost for a rental residential unit is approximately \$53,885 (including land, construction, financing, marketing, and profit), based on discussions with developers active in Modesto.³² Replacement of the 735 affordable units could cost approximately \$40 million, with many important variables that could alter the overall cost.

³² Figure derived from 1992 Modesto Housing Element, updated to August 2002 dollars using the California Consumer Price Index, as reported on the Department of Finance web site.

Given a limited pool of financial resources, development of replacement housing should seek to leverage participation by non-profit or for-profit housing developers, or other public entities.

Housing Affordability

The cost of housing is closely related to the level and type of housing problems faced by lower- and moderate-income households. If housing costs are high relative to household income, correspondingly the incidence of housing cost burden and overcrowding will be high.

Housing affordability can be inferred by comparing the cost of renting or owning a home with the maximum affordable housing cost to households at different income levels. The Area Median Income (AMI) provides a benchmark for estimating the affordability of housing and the ability of newcomers to move into the community. Taken together, this information can generally demonstrate who can afford what size and type of housing and indicate the type of households most likely to experience overcrowding or a burden on housing cost.

HUD conducts annual household income surveys to determine the maximum affordable payments of different households and the eligibility for federal housing assistance. These income surveys by HUD are adopted by the State HCD to determine eligibility for State housing assistance. In evaluating affordability, the maximum affordable price refers to the greatest amount that could be paid by a household earning 70 percent of the income threshold for their respective income category.

Table 2-45 shows the annual income for very low-, low-, and moderate-income households by household size and the maximum affordable housing payment based on the State and federal standard of 30 percent of household income. Standard housing costs for utilities, taxes, and property insurance are also shown.

Table 2-45
Housing Affordability Matrix

Income Group	Income Levels		Housing Costs		Maximum Affordable Price	
	Annual Income	Affordable Payment	Utilities	Taxes & Insurance	Ownership	Rental
Very Low						
One Person	\$16,300	\$408	\$50	\$79	\$48,926	\$358
Small Family	\$20,950	\$524	\$100	\$94	\$57,993	\$424
Large Family	\$25,100	\$628	\$150	\$106	\$65,349	\$578
Low						
One Person	\$26,050	\$651	\$50	\$133	\$82,285	\$601
Small Family	\$33,500	\$838	\$100	\$163	\$100,931	\$788
Large Family	\$40,150	\$1,004	\$150	\$189	\$116,841	\$954
Moderate						
One Person	\$39,050	\$976	\$50	\$205	\$126,763	\$926
Small Family	\$55,800	\$1,395	\$100	\$287	\$177,229	\$1,345
Large Family	\$64,750	\$1,619	\$150	\$325	\$201,007	\$1,569

Notes:

1. 2002 Income limits are used because housing costs information was collected for 2002.
2. Small Family = 3 persons; Large Families = 5 or more persons
3. Monthly affordable rent based on payments of no more than 30% of household income
4. Property taxes and insurance based on Modesto mortgage lender interviews, September and October of 2002.
5. Calculation of affordable home sales prices based on a down payment of 10%, annual interest rate of 6.5%, 30-year mortgage, mortgage insurance of 0.38% of loan amount, and monthly payment of gross household income

Housing Costs

In Modesto, the recent increases in housing costs, with the lack of a commensurate increase in wages, create difficulty for lower-and moderate-income households alike. The Dataquick real estate database for single-family homes in 2002 through October identifies a median price of \$194,000 and an average of \$209,000, neither of which the very low- or low-income family in Modesto could afford (Table 2-46). Only the moderate-income large family could afford the overall median-priced home as of 2002.

When broken down by number of bedrooms, it is evident that the average and median prices for homes sold in 2002 are heavily influenced by three- and four- bedroom home sales, and that two-bedroom homes are significantly less expensive, but were less frequently sold (Table 2-47). In Modesto, there are a small number of 2 bedroom homes that would be affordable to the low-income small family and a larger number available to the moderate-income small family.

Condominium sales in Modesto between January and November of 2002 are a small fraction of the overall for-sale housing transactions (Table 2-48). However, this type of housing represents a viable option for market-rate, affordable housing for low-income individuals,

and moderate-income families and individuals. There are a smaller number of these units, according to 2002 sales data, that would be affordable and appropriately sized for low-income small families, as well.

The median gross rent, as reported by the 2000 U.S. Census, was \$639, which has increased since 2000, according to local service providers, to the \$750 - \$850 range.³³ This level of rent is out of reach for very-low-income families, but is in the affordable range for low- and moderate-income families and moderate-income individuals.

Table 2-46
Home Sales Prices, 1997-2002

Year	Median Sales Price	% Annual Change	Period	Average	% Annual Change	Period
1990	\$130,700	N/A	Annual	\$134,921	N/A	Annual
1991	N/A	N/A	Annual	\$138,480	3%	Annual
1992	\$116,000	N/A	Annual	\$135,200	-2%	Annual
1993	\$112,600	-3%	Annual	\$129,400	-4%	Annual
1994	\$109,000	-3%	Annual	\$124,600	-4%	Annual
1995	\$107,000	-2%	Annual	\$120,876	-3%	Annual
1996	\$108,000	1%	July	N/A	N/A	N/A
1997	\$107,000	-1%	July	\$122,736	N/A	July
1998	\$114,000	7%	July	\$132,796	8%	July
1999	\$119,950	5%	July	\$131,882	-1%	July
2000	\$132,500	10%	July	\$143,173	9%	July
2001	\$162,750	23%	July	\$173,027	21%	Annual
2002	\$194,000	19%	Annual	\$208,948	21%	Annual

Source: Dataquick Real Estate data, 2002; Central Valley Association of Realtors; 2000 U.S. Census.

Table 2-47
Single-Family Sales Prices by Number of Bedrooms, January - October 2002

Sales Statistics	1 Bedroom	2 Bedrooms	3 Bedrooms	4 Bedrooms	5 Bedrooms
Average	\$103,029	\$133,481	\$180,130	\$230,026	\$272,354
Median	\$81,500	\$130,250	\$175,000	\$215,500	\$262,000
Number Sold	28	376	1378	335	29

Source: Dataquick Real Estate data, 2002.

³³ According to discussions with Project Sentinel Fair Housing Specialist Dee Smith and Community Housing and Shelter Services Executive Director Nancy Cook.

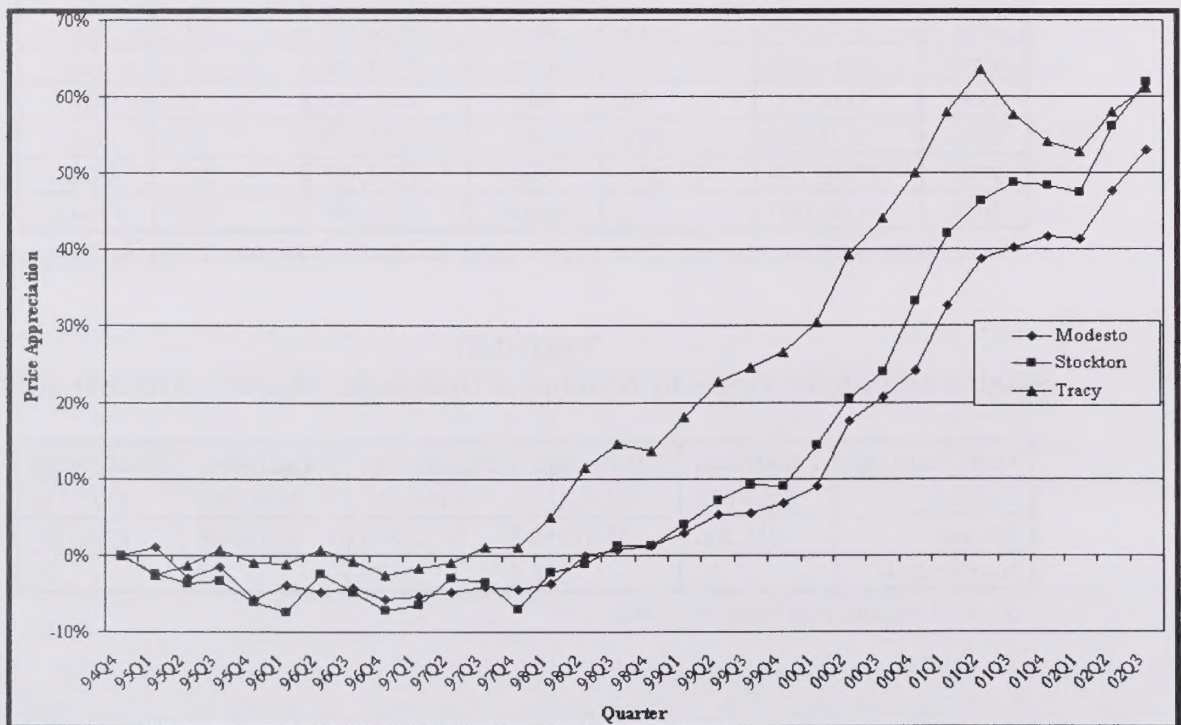
Table 2-48
Condominium Sales Prices, January through November 2002

Average	\$118,756
Median	\$115,000
Average # Bedrooms	2
Average Size (square feet)	1,088
Median 1 BR (32)	\$63,000
Median, 2 BR (192)	\$113,000
Median, 3 BR (40)	\$158,500

Source: Dataquick Real Estate data, 2002.

When one controls for the size and amenities of homes sold recently in Modesto, the increase in price is more pronounced. The index shown in Figure 2-11 controls for differences in the amenities of homes. For the purposes of analysis, the constant quality house is one with the average characteristics of homes sold during the eight years of the index. The chart below reflects final sale prices of single family, detached homes and does not include new home sales.

Figure 2-11
Index of Central Valley Home Prices, 1995-2002



Source: Real Estate Institute, University of the Pacific, 2002.

The cost of housing for owners and renters has increased dramatically for Modesto residents, especially since 2000. However, between 1990 and 2000, the percentage of income spent on housing increased only slightly. Stanislaus County owners saw the largest increase of the geographic areas shown below, at five percent (Table 2-49).

Table 2-49
Increase in Owner and Renter Costs, Modesto and Bay Area

Geographic Area	1990	2000	1990	2000	Change, 1990-2000	
	Renters	Renters	Owners	Owners	Renters	Owners
Modesto	46%	45%	26%	27%	-1%	1%
Stanislaus Co.	45%	43%	24%	29%	-2%	5%
California	46%	42%	29%	31%	-4%	2%
Alameda Co.	45%	41%	30%	31%	-4%	1%
Contra Costa Co	45%	41%	31%	30%	-4%	-1%
San Mateo	42%	40%	32%	31%	-2%	-1%
Santa Clara	41%	38%	31%	29%	-3%	-2%
San Francisco Co.	43%	36%	26%	30%	-7%	4%

Source: U.S. Census, 2000.

Housing affordability directly affects two issues in a community – overcrowding and cost burden.

Overcrowding

Overcrowding is typically defined as more than one person per room (living and dining rooms are counted, but kitchens and bathrooms are not). According to the Census, 7.6 percent of the owner-households were overcrowded in 2000, compared to 17.8 percent of the renter-households. Overcrowding had worsened slightly over the years. In 1990, only 4.4 percent of the owner-households and 14.5 percent of the renter-households were overcrowded.

Cost Burden

A household experiences housing cost burden when it spends at least 30 percent of its gross income on housing costs (rent, mortgage, utilities, taxes, and insurance). Housing cost burden typically affects renter-households more severely, compared to owner-households, in several ways. One, a higher proportion of renters is affected by housing cost burden. Two, renters who cannot afford to rent typically cannot afford to purchase their homes and therefore, are limited in housing options. Three, fluctuations in market conditions affect renters more directly, while existing owner-households typically have fixed mortgage

payments and fluctuations in home prices do not affect those owners with no need to sell or relocate.

According to the 2000 Census, 44.6 percent of the renter-households had a housing cost burden, compared to 27.2 percent of the owner-households (Table 2-19). The cost burden situation in Modesto did not deteriorate significantly between the two census years. In 1990, cost burden was 46.6 percent among renters and 25.1 percent among owners. However, when the cost burden and overcrowding issues are viewed together, it becomes apparent that households are choosing to overcrowd than to overpay for housing.

E. FUTURE HOUSING NEEDS

Future housing need refers to the share of the regional housing need that has been allocated to the City. HCD assigns a regional housing goal number to Stan COG, which is then distributed into four income categories. Stan COG is then mandated to allocate the numbers to city and county jurisdictions in the County. In allocating the County's future housing needs to jurisdictions, Stan COG is required to take the following factors into consideration, pursuant to Section 65584 of the State Government Code:

- Market demand for housing
- Employment opportunities
- Availability of suitable sites and public facilities
- Commuting patterns
- Type and tenure of housing
- Loss of units in assisted housing developments
- Over-concentration of lower-income households
- Geological and topographical constraints

Stan COG completed its Regional Housing Needs Plan (RHNP) in September of 2002, which has been submitted to HCD for approval. Negotiations are still ongoing to refine the allocation to individual jurisdictions.

The major goal of the RHNP is to assure a fair distribution of housing among cities and the county so that every community provides an opportunity for a mix of housing affordable to all economic segments. The housing allocation targets are not building requirements but goals for each community to accommodate through appropriate planning policies and land use regulations. Allocation targets are intended to assure that adequate sites and zoning are made available to address anticipated housing demand during the planning period and that market forces are not inhibited in addressing the housing needs of all economic segments of a community.

F. SUMMARY OF ISSUES

Modesto faces a number of important challenges that it must meet as it strives to achieve a balanced and sustainable community. Some of the issues to be addressed in the Housing Element include:

- Projected population growth of 60 percent over the next 10 years and double over the next 20 years.
- Employment growth lagging behind population and housing growth during the past 10 years.
- Geographic and income mismatch between jobs and housing available in the City, resulting in increased commuting time, and worse traffic and air quality, among other issues.
- Run-away housing prices in the Bay Area, causing an increased number of workers from the Bay Area seeking affordable housing in the San Joaquin Valley.
- Most significant employment gains in the last 10 years were among the service and production/craft/repair occupations, primarily lower paying jobs.
- Lack of multi-family housing construction, leading to overcrowding and cost burden issues among renter-households.
- Increase in families without children and decrease in families with children indicate the need for smaller size units to accommodate start-up families.
- Increase in “other” families, particularly the single-parent households, indicates a need for affordable housing and child care.
- Approximately 35 percent of the senior households pay more than 30 percent of their limited incomes on housing. Cost burden is particularly prevalent among senior renter-households.
- Limited availability of large rental units for large renter-households.
- A rising homeless issue Countywide with inadequate services and facilities to address the needs. Of specific note is the rising number of homeless families.
- Approximately 36 percent of the housing stock is at least 30 years old. Ongoing maintenance is necessary to preserve and improve the quality of the housing stock.
- Certain neighborhoods exhibit deferred maintenance.
- Some affordable housing developments may be eligible to convert to market-rate housing.
- Lower-income households have limited housing choices and most likely cannot afford homeownership.

CONSTRAINTS ANALYSIS

The City recognizes that adequate and affordable housing for all income groups strengthens the community. Many factors can work to encourage or constrain the development, maintenance, and improvement of Modesto's housing stock. These include market mechanisms, government codes, and physical and environmental constraints. This section addresses the major constraints to housing within the City.



A. MARKET CONSTRAINTS

Costs related to the construction, financing, and legal liability of new housing construction represent the most significant sources of market constraint to the provision of housing. Although market conditions represent a set of factors outside of the City's control, the City has some leverage in instituting responsive policies and programs to address market factors. The following discussion highlights the major market constraints to the production, maintenance, and improvement of housing within Modesto.

The price of single-family housing and rents for apartments largely reflect development costs (construction, land, and labor), financing costs (availability of loans, interest rates, insurance), and costs associated with legal requirements. A unique additional cost in Modesto is the market pressure added to the City by Bay Area workers, whose higher incomes raise housing prices and adversely affect housing affordability. Each of these factors influences Modesto's housing market and can impact the amount and cost of housing.

Development Costs

Construction Costs

Construction costs vary widely according to the type of development, with multi-family housing generally less expensive to construct (on a per-unit basis) than single-family homes. However, wide variation exists within each construction type, depending on the size of unit and the number and quality of amenities provided. According to the Construction Industry Research Board, construction costs for a single-family home range from \$60 to \$100 per

square foot. Multi-family developments typically cost \$40-\$75 per square foot. A reduction in amenities and the quality of building materials can result in lower sales prices. The increased use of prefabricated factory-built or manufactured housing, which is permitted in all residential districts in Modesto (consistent with California law), may provide for lower-priced housing by reducing construction and labor costs.

Although construction costs are a significant portion of the overall development cost, Modesto can do little to mitigate its impact. Because construction costs in Modesto are similar to those in other Central Valley areas, the cost of construction is not considered a major constraint to housing production.

Land Costs

Another key cost component is raw land and any necessary improvements. Unlike construction costs and labor costs, the cost of residential and commercial sites is highly variable. Cost considerations include the number of units or density of development permitted on a particular site and the location of the site in relation to other amenities. Modesto still has a significant amount of undeveloped land within the City limits, as well as more land planned for development within the Sphere of Influence. Because undeveloped land on the urban fringes is typically less expensive than properties located nearer to the City's core, this large amount of undeveloped land on the edges of Modesto helps keep land prices low and encourages more housing production in these urban fringe areas.

Land costs for residentially zoned properties within the City limits were calculated through analysis of property assessment information from Stanislaus County. Single-family residential land within Modesto costs an average of \$5.00 to \$6.00 per square foot. Assessment information provides an average land cost of \$6.00 to \$7.00 per square foot for multi-family residential properties. However, several properties have land costs in excess of \$20.00 per square foot.

Labor Costs

Labor costs also factor heavily into the total cost of housing production. The cost of labor is relatively stable throughout a metropolitan area and is typically beyond the control of local government. Thus, labor costs become a fixed cost in relation to other site-specific costs, such as the cost of land. In recent years, however, changes in State law that affect labor costs for public works projects (including housing) have resulted in significantly higher labor costs for construction. Some laws are anticipated to raise labor costs for housing by more than 25 percent.

In January of 2002, Senate Bill 975 became law in California, amending Section 1720 of the Labor Code to require that construction workers for projects utilizing State or federal funds be paid the prevailing wage of labor for their services. This law significantly expanded the definition of public works projects and the application of the State's prevailing wage requirements to such projects. The bill also expands the definition of public funds and captures significantly more projects beyond traditional public works projects that involve public/private partnerships. SB 975 requires payment of prevailing wages for most private

projects built under an agreement with a public agency providing assistance to the project. The breadth of the legislation substantially limits the ability of public agencies and private entities to structure transactions to avoid prevailing wages for private construction work, thus increasing the cost of construction significantly.

Senate Bill 972 further amended Labor Code Section 1720 to provide some relief by exempting from prevailing wage requirements the construction or rehabilitation of some privately owned residential projects. Specifically, SB 972 exempts the following: a self-help housing project in which no less than 500 hours of the construction work is performed by the homebuyers; the new construction, rehabilitation, or expansion of a temporary or transitional housing facility for the homeless; assistance for the rehabilitation of a single-family home; and an affordable housing project funded by below-market interest rate loans that allocates at least 40 percent of its units for at least 20 years to households earning no more than 80% of the area median income. These exemptions have provided some relief from the constraint posed by SB 975, but the prevailing wage laws still represent a significant impediment to affordable housing production.

Financing Costs

Home Purchase Loans

The availability of financing affects a person's ability to purchase a home. Under the Home Mortgage Disclosure Act (HMDA), lending institutions are required to disclose information on the disposition of loan applications by various demographic characteristics (Table 3-1).

Table 3-1
Disposition of Home Loans
Conventional v. Government Insured

Applicant Income	Conventional Home Purchase Loans			Government Insured Home Purchase Loans		
	Total	Approved	Denied	Total	Approved	Denied
Lower	664	67%	20%	235	79%	5%
Moderate	1,286	79%	12%	467	85%	6%
Upper	3,242	80%	11%	411	84%	7%
Other	278	65%	15%	22	59%	27%
Total	5,470	77%	13%	1,135	83%	7%

Source: Home Mortgage Disclosure Act (HMDA) data, 2001.

Other: Loan applicants who chose not to disclose their income.

Refinance loans are excluded from the analysis. Loans are also made by lenders that are not subject to HMDA. Data on these loans are unavailable.

Conventional Home Purchase Loans

In 2001, a total of 5,470 households applied for conventional loans to purchase homes in Modesto. About 59 percent of the loan applicants were upper-income households (120 percent or more of County median family income, or MFI). Moderate-income (81 percent to 120 percent of MFI) and lower-income (<80 percent of MFI) households accounted for 24 percent and 12 percent of loan applicants, respectively. As expected, the approval rate of conventional loans increased with income. Loan application from upper-income households had an 80 percent approval rate. Moderate-income applicants received a slightly lower approval rate of 79 percent, while lower-income applicants received only a 67 percent approval rate.

In terms of race and ethnic composition, loan applications follow very closely the racial makeup of the community. Hispanics, which make up 26 percent of the population, accounted for 23 percent of the loan applications. Asians (6 percent of population) and Blacks (4 percent of population) were fairly equally represented as well, with 7 percent and 3 percent of conventional loan applications, respectively. Whites, who constitute 60 percent of Modesto population, represented only 48 percent of the conventional loan applications. Approximately 14 percent of the loans could not be classified according to an individual race.

Loan approval rates were highest for Whites, with an 81 percent approval rate. Native Americans were next with a 79 percent approval rate. Following were Blacks at 75 percent, Hispanics at 74 percent, and Asians at 69 percent. Loan applications not identified by race were approved at a rate of 73 percent.

Conventional home purchase loans were approved within Modesto at a slightly higher rate than within Stanislaus County as a whole. Asians received a slightly lower approval rate in the City (69 percent) than in the County (70 percent), but all other major groups received a higher approval rate within the City. The overall loan approval rate for the City was 77 percent, while the Countywide average was 76 percent.

Federally Insured Home Purchase Loans

Federally backed loans are those guaranteed or insured by a federal government agency. In 2001, a total of 1,135 households applied for government-backed loans to purchase homes in Modesto. Of these applications, 41 percent were from moderate-income households. Upper-income and lower-income households accounted for 36 percent and 21 percent of loan applicants, respectively. As with conventional loans, the approval rate was higher for those of upper and moderate incomes (84 percent to 85 percent) than those of lower incomes (79 percent). However, the disparity between income categories is much lower with the government-backed loans, and the overall approval rate is much higher for these loans than conventional loans.

In terms of race and ethnic composition, Hispanics are more likely to apply for government-backed loans than other racial or ethnic groups. Hispanics (26 percent of the population)

were overrepresented, accounting for 35 percent of these loan applications. Blacks were equally represented, with 4 percent of the overall population and loans applications. Whites (60 percent of the Modesto population) and Asians (4 percent) were underrepresented, representing only 46 percent and 3 percent of these loan applications, respectively. Approximately 6% of the loans could not be classified according to an individual's race.

Among these loans, approval rates were highest for Asians, with a 94 percent approval rate. Blacks were next highest with an 84 percent approval rate. Following were Hispanics at 83 percent, Whites at 81 percent, and Native Americans at 80 percent. Loan applications not identified by race were approved at a rate of 79 percent.

Home Improvement Loans

The availability of financing also affects a person's ability to make improvements to a home. The Home Mortgage Disclosure Act (HMDA) also requires lending institutions to disclose information provided for home improvement loan applications by various demographic characteristics (Table 3-2).

Table 3-2
Disposition of Conventional Home Improvement Loans

Applicant Income	Conventional Home Improvement Loans		
	Total	Approved	Denied
Lower	178	37%	40%
Moderate	230	43%	40%
Upper	536	58%	28%
Other	68	24%	50%
Total	1,012	49%	34%

Source: Home Mortgage Disclosure Act (HMDA) data, 2001.

Other: Loan applicants who chose not to disclose their income.

There was an insufficient number of government backed loans for analysis. Loans are also made by lenders that are not subject to HMDA. Data on these loans are unavailable.

Home Improvement Loans

The provision of home improvement loans is an important means to maintaining and improving the quality of housing, as well as bringing substandard housing up to current code standards. In 2001, 1,012 households applied for conventionally financed home improvement loans in the City. The overall approval rate was 49 percent, noticeably lower than that for conventional home purchase loans (77 percent). Both the number and approval rate of loans increased with income. Lower-income applicants had the fewest number of applications (178) and the lowest approval rate (37 percent). Moderate-income households had a higher number of applications (230) and a higher approval rate (43 percent) as well. Upper-income households accounted for more than half of the overall applications (536 total, or 53 percent), and had the highest approval rate at 58 percent.

The approval rates of home improvement loans for each income category in the City are similar to Stanislaus County as a whole. The County had an approval rate of 47 percent, compared to 49 percent within the City. Approval rates within each income category of the City were within two percentage points of the corresponding category for the County.

Condominium Financing

Condominium construction within California has decreased dramatically since the 1980s. A major reason for this decrease is the cost and lack of availability of financing and insurance for condominium developments. As of 2002, California law allowed for purchasers of condominiums to sue the developers of such buildings for up to four years in the case of a patent defect (a problem that is readily apparent) or ten years in the case of a latent defect (problems with construction that are not easily visible or apparent). This ability for condominium purchasers to sue the project developers has resulted in a reduction in the number of lenders who will provide loans for such development, as well as an increase in the interest rates for such loans. Construction liability lawsuits have led to an increase in insurance costs for condominium projects, and a reduction in the number of insurance companies that will provide coverage.

Although these constraints apply only to one type of development, they are important impediments to development of sufficient and affordable housing within Modesto and in many California communities. Prolonged construction defect lawsuits have served to deter condominium construction in the last ten years. In response, SB 800 was passed in 2002 to provide protection for both homeowners and builders from prolonged litigation over allegations of construction defect. The bill specifies the rights and requirements of a homeowner to bring an action for construction defects, including applicable standards for home construction, the statute of limitations, the burden of proof, the damages recoverable, a detailed pre-litigation procedure, and the obligations of the homeowner.

Bay Area Influence

One of the most pressing constraints to ensuring that a sufficient amount of housing is available, both affordable and market rate, is the influence of homebuyers working in the San Francisco Bay area. Because of exorbitant housing costs and a severe housing shortage in Bay area communities, residents of these cities are relocating in Central Valley communities such as Modesto and commuting into the Bay area daily. The rapid influx of such persons has been a primary factor in rising housing costs in Modesto between 1999 and 2002, and has led to a shortage of affordable houses for sale within the City.

Since 1998, both the City of Modesto and the County of Stanislaus have participated in the Inter-Regional Partnership (IRP), a voluntary joint venture among five counties – Stanislaus, Alameda, Contra Costa, San Joaquin, and Santa Clara. This collaborative partnership was formed to deal with regional issues facing the Bay Area and the Central Valley, including the imbalance of jobs to housing ratios in the different counties. Over time, this partnership will establish enterprise zones to help increase housing supply within the Bay Area counties of

Alameda, Contra Costa, and Santa Clara. The success of this program may help reduce the impact of Bay Area commuters residing in Modesto in the future, but has not yet produced significant housing growth in the identified Bay Area counties.

B. GOVERNMENTAL CONSTRAINTS

Local policies and regulations can impact the price and availability of housing and in particular, the provision of affordable housing. Land use controls, site improvement requirements, and permit processing procedures may present constraints to the maintenance, development, and improvement of housing. This section discusses potential governmental constraints to the provision of housing within the City.

Land Use Controls – General Plan and Zoning

Adopted in 1995, the Urban Area General Plan Land Use Element sets forth the City's policies regarding local land development. These policies, together with existing zoning regulations, establish the amount and distribution of land allocated for different uses. The Land Use Element provides for two residential land use categories, one mixed-use category, and one commercial category that permit residential units, as summarized in Table 3-3.

Table 3-3
Land Use Categories Permitting Residential Use

General Plan Land Use Category	Average Density (Units/Acre)	Implementing Zoning District(s)	Typical Housing Type(s)
Residential	7.5 units per acre	P-D, R-1, R-2, R-3	Single-family, multi-family residential
Village Residential*	5.1 units per acre	SP-O	Single-family, multi-family, and senior housing
Mixed-Use	14 units per acre	R-1, R-2, R-3, P-D, C-1, C-2, C-3, P-O	Multi-story apartment and condominium complexes, single-room occupancy projects
Redevelopment Planning District	Based on redevelopment project areas	R-1, R-2, R-3, C-1, C-2, C-3, P-D, SP-O	Single- and multi-family residential, special-use residential projects as determined by the Redevelopment Agency.

* Village Residential is implemented through a specific plan that contains mixed use areas that are predominantly single-family residential but with multi-family and senior housing, commercial uses, schools, and parks.

Source: Land Use Element, Modesto Urban Area General Plan, 1995

Land use controls provided in the Zoning Ordinance can influence housing production in a number of ways. The permitted and conditionally permitted uses in each zone guide new development, and provide both developers and the general public an understanding of how unbuilt land will develop in the future. This includes the density of development that will occur within a particular zone, the compatibility of planned uses in a given area, and the range and type of buildings and uses that will be located throughout the City.

Provisions for a Variety of Housing

Housing element law requires communities to identify adequate sites to accommodate new homes of all types through appropriate zoning and development standards, including single-family homes, multi-family housing, second units, mobile homes, emergency shelters, and transitional housing. Table 3-4 summarizes housing types permitted within the City's residential and commercial zones.

Table 3-4
Conventional Housing Types Permitted by Zone

Housing Types Permitted	Residential Zones			Commercial Zones		Mixed-Use/ Special Zones	
	R-1	R-2	R-3	P-O	C-1, C-2, C-3	SP-O	P-D
Single-family dwellings	P	P	P	S	C	*	*
Two-family dwellings	P ¹	P ²	P ²	S	C	*	*
Three- or four-family dwellings		P ³	P ³	S	C	*	*
Apartment units, 5-16 units ⁴		S	S	S	C	*	*
Apartment units, 16+ units ⁴		S	S	S	C	*	*
Mixed residential-commercial				S	C	*	*
Condominiums							*
Mobile home rental parks						*	*
Accessory Unit	P	P	P	S	C	*	*

Notations:

P = Permitted

S = Permitted subject to approval of a Plot Plan by Planning Commission.

C = Permitted subject to granting of a Conditional Use Permit by Board of Zoning Adjustment (with public hearing).

* = Permitted only if specified in ordinance establishing the Planned Development zoning designation on a property.

Notes:

1 = Two-family dwellings are permitted on corner lots in the R-1 zone if and only if there are separate street entrances.

2 = Two residential structures per lot are permitted subject to Plot Plan approval by the Director.

3 = Three to four residential structures per lot are permitted subject to Plot Plan approval by the Director.

4 = The number of units allowed is based on the size of the R-2 and R-3 lots. The R-2 zone permits one dwelling unit for every 3,000 square feet of lot area. The R-3 zone permits three dwelling units for the first 6,000 square feet of lot area and one additional unit for each additional 1,500 square feet of lot area.

Source: Title 10, Zoning Ordinance, City of Modesto.

Multi-Family Housing

Multi-family housing makes up approximately 23 percent of the existing housing stock in Modesto. The City's Zoning Ordinance permits multi-family projects in the R-2, R-3, and P-O zones with review and approval by the Planning Commission. Multi-family projects in the C-1, C-2, and C-3 zones are allowed subject to review and approval by the Board of Zoning Adjustment. As shown later in Table 3-6, the City has over 300 acres of vacant and underdeveloped commercial properties, providing increased opportunities for residential uses. In the R-3 zone, multi-family developments can be built up to a density of 28 units per acre; in R-2 or mixed-use zones, the density of development is a maximum of 14.5 units per acre. Multi-family development is allowed if included as a permitted use in the adopting ordinance for both P-D and SP-O zones. Condominiums are allowed only in P-D zones but are permitted by right in this zone. The Zoning Ordinance also provides for increased density through density bonus provisions.

A potential constraint to the provision of sufficient multi-family housing is the allowance of single-family residential uses in the R-2 and R-3 zones as a matter of right. This concept is typically referred to as the "pyramid" zoning system, where most permitted uses in a lower density zone are permitted in the next higher density zone. Allowing single-family developments within R-2 and R-3 zones reduces the likelihood that vacant R-2 and R-3 properties be developed with multi-family uses. A couple of housing developments were approved in 2002, where single-family housing was proposed on R-2 and R-3 properties. Program 4.2 of the Housing Plan in this Housing Element proposes revisions to the Zoning Ordinance to eliminate this practice.

Second Units

The Zoning Ordinance allows the development of a second living unit in all residential districts. The purpose of permitting additional living units is to allow more efficient use of existing housing and to provide the opportunity for the development of small housing units to meet the special housing needs of seniors and others, while preserving the integrity of single-family neighborhoods. Approval of an accessory unit is permitted through a building permit. The City will be updating the Zoning Ordinance to reflect changes in State law (see Programs 2.2 and 4.2).

Factory-Built Housing and Mobile Homes

The City permits manufactured and factory-built housing in all single-family residential districts, provided that the units are consistent with the Uniform Building Code (UBC) regulations. The City does not treat manufactured houses differently from other single-family structures, thus no information is available regarding the number of such homes located in the City. Mobile home parks are permitted only if so designated in a Planned Development overlay district.

Special Needs Housing

In addition to conventional housing, the City also permits various special needs housing to accommodate the unique situations of certain groups. These facilities include residential care facilities, transitional housing, emergency shelters, group care facilities, and farm employee housing. Specific zoning code provisions for these uses are detailed in Table 3-5.

Special needs housing is an essential part of housing planning for all communities. Ensuring that the Zoning Ordinance provides adequate areas for development of housing for those with special needs is critical to meeting the goals of the Modesto Housing Element.

Single-Room Occupancy: Single-room occupancy (SRO) hotels provide a form of affordable housing suited to single or married couples without children. The Zoning Ordinance does not make mention of SRO hotels. Interpretations of individual development proposals are made by the Community and Economic Development Director or the Planning Commission, which determine the appropriate classification of each development. In general, a development application consisting of an SRO hotel would most likely be considered as a hotel, consistent with the locations and conditions of lodging facilities. Lodging facilities are permitted uses in the R-3 or P-D zones.

Residential Care Facilities: According to the Community Care Facilities Act in the California Health and Safety Code, residential facilities serving six or fewer persons (including foster care) must be treated as a regular residential use and permitted in all residential zones. Such facilities cannot be subject to more stringent development standards, fees or other standards than the same type of housing in the same zone. The Zoning Code permits such facilities in residential zones (R-1, R-2, and R-3) by right, and also in the Professional-Office zone with a Conditional Use Permit. Residential Care facilities serving seven or more persons are also allowed in the Professional Office zone and all residential zones, but only with a Conditional Use Permit granted by the Board of Zoning Adjustment.

Transitional Housing: Transitional housing is typically defined as temporary (often six months to two years) housing for an individual or a family that is transitioning to permanent housing, or for youth who are moving out of the foster care system. While the Zoning Ordinance does not expressly address these types of facilities, a development application for a transitional housing shelter would most likely be considered as a multiple-family residential development and allowed, consistent with the locations and conditions of multi-family residential uses. Such uses may be provided for in R-2, R-3, and P-O zones with a Plot Plan approval by the Planning Commission. The uses would be permitted in the C-1, C-2, and C-3 zones with approval of a Conditional Use Permit by the Board of Zoning Adjustment. These uses may also be allowed as part of a Planned Development in a P-D zone. Currently, the City has seven transitional housing facilities, totaling 42 units. While the Zoning Ordinance should be updated to explicitly address transitional housing facilities (see Program 4.2), the City has demonstrated a history of facilitating the provision of transitional housing opportunities.

**Table 3-5
Special Needs Housing Types Permitted by Zone**

Housing Types Permitted	Residential Zones			Commercial/ Industrial Zones						Mixed-Use/ Special Zones	
	R-1	R-2	R-3	P-O	C-1	C-2	C-3	M-1	M-2	SP-O	P-D
Single-Room Occupancy	+	+	P	+					+	*	*
Rooming houses	+	+	P	+					+	*	*
Farm labor housing*	+	+	+	+					+	*	*
Foster home – 6 children or fewer	+	+	+	+					+	*	*
Residential care facility – 6 or fewer persons	P	P	P	C						*	*
7+ persons	C	C	C	C						*	*
Emergency Shelters					C	C	C	C	C	*	*
Transitional Housing	+	+	+	+	C	C	C		+	*	*

Notations:

P = Permitted subject to an administrative review by Zoning Administrator (no public hearing).

C = Permitted subject to granting of a Conditional Use Permit by Board of Zoning Adjustment (with public hearing).

* = Permitted only if specified in ordinance establishing the Planned Development or SP-O zoning designation on a property.

+ = Subject to interpretation of use by Community and Economic Development Director or Board of Zoning Adjustment.

Source: Title 10, Zoning Ordinance, City of Modesto.

Emergency Shelters: An emergency shelter is a facility that provides shelter to families and/or individuals on a limited short-term basis. Emergency shelters are allowed in the C-1, C-2, C-3 Commercial zones and M-1, M-2 Industrial zones, and with a Conditional Use Permit approved by the Board of Zoning Adjustment.

The City processes these use permits like all others, advertising the proposal through public notice, and encouraging public meetings between the proponents and the neighboring residents. When considering these applications, the City considers identified housing needs and goals as they pertain to very-low income and homeless persons. Conditions for approval are no different than those required for similar uses in the same zoning district and therefore, will not unduly constrain the development of emergency shelters.

The City Council has available to it the ability to declare a “shelter crisis” eliminating the requirement for a use permit for the establishment of an emergency shelter for any period of time so designated. This declaration also suspended certain development standards and building code requirements that were non-safety in nature. In January of 2004, the City Council declared a “Shelter Crisis” under California Government Code Section 8698 (d) and a temporary emergency shelter was immediately established at 320 Ninth Street. This emergency shelter facility was remodeled and furnished over a four-week period with City coordination and much community participation. The shelter accommodates 50 adults.

There are approximately 387 acres of vacant commercial and industrial properties and approximately 270 acres of underdeveloped commercial and industrial properties. These totals are broken down further in Table 3-6 and these sites are illustrated on Map (commercial) A-1 and Map A-2 (industrial) in Appendix A of this Housing Element.

Table 3-6
Vacant and Underdeveloped Commercial and Industrial Properties

Land Use Designation	Vacant	Underdeveloped
Commercial	240	74
Industrial	147	196
Total	387	270

In recent years, State and federal funding programs have focused on the provision of transitional housing (e.g. Shelter Plus Care and Supportive Housing programs). This shift in funding direction has impacted the provision of emergency shelters.

Farm Labor Housing: Housing for migrant or short-term farmworkers, such as labor camps and specialized dormitory-style living facilities, are not specifically mentioned in the Zoning Ordinance. Like other forms of housing not explicitly mentioned in the Zoning Ordinance, an application for the creation of farmworker housing would be

subject to a zoning interpretation from the Community and Economic Development Director or with decisions appealable to the Board of Zoning Adjustment. Housing for permanent or longer-term agricultural workers may be developed in any zone where residential uses are permitted, governed by the development standards placed on similar types of structures (for instance, if proposed as a medium density residential use, farm worker housing would be permitted in the R-2 zone).

The farmworker population in the City is small, representing 0.7 percent of the City population and is declining. Furthermore, the City has no agriculturally designated land. Housing needs of the declining farmworker population can be accommodated through housing for lower-income households.

Residential Development Standards

The City regulates the type, location, density, and scale of residential development primarily through the Zoning Ordinance. Zoning regulations are designed to protect and promote the health, safety, and general welfare of residents, as well as implement the policies of the General Plan. The Zoning Ordinance also serves to preserve the character and integrity of neighborhoods. The Ordinance sets forth the City's specific residential development standards, as summarized in Table 3-7. As discussed above, in addition to residential zones, residential uses are also permitted in two commercial zones.

Table 3-7
Residential Development Standards

Zoning District	Maximum Density (du/ac)	Minimum Lot Size (sq.ft.)	Maximum Building Coverage (%)	Maximum Building Height (ft.)
R-1	8.7	5,000 interior lot 5,500 corner lot	50 interior lot 55 corner lot	30
R-2	14.5	6,000 interior lot 6,500 corner lot	55 interior lot 60 corner lot	30
R-3	28.0	6,000 interior lot 6,500 corner lot	60 interior lot 65 corner lot	30
P-O	28.0	6,000 interior lot 6,500 corner lot	N/A	35
C-1	28.0	N/A	N/A	35**
C-2	28.0	N/A	N/A	90**
C-3	28.0	N/A	N/A	N/A
P-D	*	*	*	*
SP-O	*	*	*	*

Source: Title 10, Zoning Ordinance, City of Modesto.

* To be determined in the Ordinance designating the District.

** Except structures for uses permitted with a Conditional Use Permit

Various development standards have the potential to limit the number of units that may be constructed on a particular piece of property and thus increase the unit costs of development. These standards, as they apply in Modesto, discussed below.

Density

The maximum permitted density, as defined in terms of the number of units per acre, varies by zone. The maximum density ranges from 8.7 units per acre in the R-1 (single-family) zone to 28 units per acre in the high-density R-3 zone. In addition, the Planned Development or Overlay zones have no prescribed maximum density. By permitting a range of densities, the City facilitates the development of a variety of housing types, ranging from low-density single-family residences to larger apartment complexes. However, as discussed above, the Zoning Ordinance currently permits single-family housing in multi-family zones, potentially reducing the density that can be realized in multi-family zones. The continued appropriateness of this practice should be reviewed.

Structural Limits

Zoning Ordinance regulations affect the size of structures by setting limits on lot coverage and height. Lot coverages from 50 percent to 65 percent are allowed in residentially zoned areas, while the commercial and P-D zones do not mandate maximum lot coverage. Building heights of up to 30 feet are allowed in all residential districts, while residential buildings in the Professional Office zone can reach 35 feet in height. Structures in the C-3 and P-D zones do not have a maximum building height. These building height and lot coverage standards are consistent with the densities permitted in the various zones and therefore do not serve as a constraint to housing development in Modesto.

Parking Requirements

The City's parking requirements for residential uses vary by type. Single-family homes are required to have two off-street spaces per home, plus an additional space if the property includes a two-car garage (one-half space extra if the garage is only one-car). If the single-family home has a second dwelling unit on the premise, then another space is also required. All other residential uses are required to provide two parking spaces per dwelling unit, plus one Recreational Vehicle space for each 25 dwelling units. The requirements for parking are shown below in Table 3-8. Guest parking is included in the requirement. The City offers flexible parking standards for housing for seniors and persons with disabilities. To facilitate the development of small-size units and mixed-use developments particularly along commercial corridors, the City will review its parking requirements for studio and one-bedroom units, as well as shared parking/off-site parking arrangements for mixed-use developments.

**Table 3-8
Parking Requirements**

Type of Residential Development	Required Parking Spaces
Single-family Home	2 off-street spaces per home, plus: -- one-half space for a one-car garage -- one space for a two-car garage
Second Unit	1 space per room in the R-1 zone
All other residential uses, including apartments, condominiums, group homes, and similar	2 spaces per unit, plus one Recreational Vehicle space per 25 units

Source: Title 10, Zoning Ordinance, City of Modesto.

Flexibility in Development Standards

The City offers various mechanisms to provide relief from development standards that are typically required of all residential projects, including density bonuses, fee deferrals and exemptions, and flexible standards within the Planned Development zones. Certain development standards such as parking requirements can also be waived if deemed appropriate by the Board of Zoning Adjustment or Planning Commission.

Density Bonus

Modesto offers a density bonus to developers who agree to set aside a portion of their housing units for low-income residents. Excluding senior housing, all residential development projects are eligible for a maximum 25 percent density bonus and at least one regulatory concession if: (1) 10 percent of the units are reserved for very-low-income households; (2) 20 percent of the units for low-income households; or (3) 50 percent of units for senior residents and condition (1) or (2) is also met. Regulatory concessions may include reductions in development standards or modifications of zoning requirements that result in identifiable cost reductions, such as reductions in setbacks, lot size, and parking requirements, and an additional density bonus in excess of the 25 percent basic bonus. Two density bonuses were granted during the previous housing element cycle.

However, Section 65915 of the State Government Code requires cities to offer density bonuses to developers of low-income and senior housing, providing both increases in allowable densities and regulatory concessions. According to State law, housing with 50 percent of the units reserved for seniors, regardless of their income levels, is entitled to the density increase. In addition, recent legislation (AB 1866) also calls for a density bonus to be provided for condominium projects that include units affordable to moderate income households. Specifically, State law now requires a density bonus of 25 percent if 20 percent of the units are affordable to moderate income households. The City must ensure that these units remain affordable for ten years. The City will revise its Density Bonus provision to comply with State laws, refer to Program 4.2.

Capital Facilities Fee Deferrals and Exemptions

Capital Facilities Fees (CFF) are exactions levied against developers to cover the cost of the facilities and services the City provides to the newly created home, including roadway and utility construction and service, police and fire protection, and government services. These fees can be reduced, deferred, or exempted from a particular development if it provides an additional benefit to the community, such as low-income or senior housing. The City has used deferral or exemption of these fees extensively in the past ten years to help generate affordable housing construction.

Planned Development (P-D)

The P-D zone is designed to: (1) foster development plans for eligible lands that serve public objectives more fully than development plans permitted under conventional zoning regulations; and (2) establish criteria for identifying parcels of land that can benefit from creative development plans requiring special review. A P-D designation allows the regulations of the underlying zone be superseded, modified, or amended. The City frequently uses the P-D designation to permit higher densities on smaller lots and other deviations from conventional zoning regulations. Through the P-D designation, the City can allow deviations from the district regulations relating to lot size, lot width, front yard setback, rear yard setback, and some lot coverage standards.

Non-conforming Lot Ordinance

Modesto contains a significant number of non-conforming lots, resulting from development under earlier City or County development standards. The non-conforming lot ordinance allows existing parcels to continue their use as long as the use is not physically expanded. In addition, it allows non-conforming uses to replace older non-conforming uses if the impact associated with the new use is not greater. This provision protects existing housing by allowing residents an option to maintain units that do not meet all of the standard development requirements of the City. The Board of Zoning Adjustment may grant a Conditional Use Permit for one non-conforming use to replace another provided it finds the new use will have no greater impact surrounding properties and is compatible with the neighborhood. Furthermore, certain development standards, such as off-street parking requirements, cannot be the sole criterion for designating a use as non-conforming.

Development Permit Procedures

The processing time needed to obtain development permits and required approvals varies depending on the scope of the project. Smaller projects typically require less time than larger projects. The City strives to keep its permit procedures streamlined and processing times minimal. The Community and Economic Development Department is the lead agency in processing residential development applications and as appropriate, coordinates the processing of these applications with other City departments/agencies. The following is a listing of the type of permits required for residential developments within Modesto, and what types of projects are required to obtain each permit.

Ministerial Permits

A ministerial permit is one in which an applicant must meet certain stated requirements to obtain a permit. These permits are ministerial because there is no discretion on the part of City staff or elected officials to grant or deny the permit if the stated requirements have been met. Development of an individual home on a lot requires only ministerial building permit approval from the Building Division. Other ministerial projects include duplexes and second units in the R-2 zone or apartments (less than five total units in one building) in an R-2 or R-3 zone. To obtain an administrative approval, an applicant is required to submit site and/or floor plans, and the plans are reviewed and approved by planning staff. The administrative review is processed without public hearings and is processed in an expedient manner, with two to four weeks being the usual processing time.

Discretionary Permits

Three types of discretionary permits apply to residential uses that require special attention to site planning. These include two types of Plot Plan permits (P-Ps) and Conditional Use permits (CUPs). Examples of projects requiring these permits include large apartment complexes, residential uses in commercial zones, larger community care facilities, and emergency shelters and transitional housing. To apply for these permits, an applicant must submit site plans, floor plans, elevation illustrations, grading/drainage plan, soils and drainage reports, and other material as required.

The time frames associated with securing either a P-P or CUP is largely a function of the public hearing process and the staff time required to review the proposal. A P-P requires four to eight weeks to process, and then is forwarded to the Planning Commission or Board of Zoning Adjustment, which may assign conditions before approval. Staff processing time for a CUP is approximately the same, depending on the complexity of the project. For a typical residential project consistent with both the Zoning and General Plan, the total time required to obtain a decision from the determining body is 11 to 12 weeks. Processing procedures and timeframes in Modesto are shorter than those in comparable communities. However, CEQA (California Environmental Quality Act) requirements for large projects often extend the timeframe for processing.

On- and Off-Site Improvements

The City requires standard street widths for most development projects such as:

- Local streets require a 50-foot street right-of-way consisting of 36 feet of roadway, curbs, a 4-foot wide sidewalk on each side of the street and drive-over curb or 6-foot sidewalk with a vertical curb.
- Cul-de-sacs streets require a 50-foot street right-of-way consisting of 34 feet of roadway, drive-over curbs, and 4-foot wide sidewalks on each side.

- Minor Collector streets require 60-foot street right-of-way, consisting of 36 feet of roadway, curbs, and 5-foot sidewalks on each side with a vertical curb.

Other off-site improvements include the installation of sewer, water, and storm drain lines. The installation of street lights, street signage, fire hydrants and street trees are also required at time of recordation of the final map for single-family subdivisions and certificate of occupancy for multi-family development.

Water and Sewer Connections

For connection to the City's sewer service, the developer must pay a series of charges (Bond Redemption, Subtrunk, and Lateral charges). These fees are summarized below:

Residential Sewer		
Bond Redemption	Pays for Treatment Plant and City sewer system	\$500.00
Subtrunk	Pays for Const and Maintenance of lines	\$645.00/gross acre
Lateral Charge	Pays for extension of sewer lateral	\$33/linear foot
Residential Water		
Water Systems Fee	Pays for pumps, wells hydrants and 10" line throughout the City	\$.05/gross lot area
Water Main		
Connection Charge	Pays for construction of specific water main that extends to and serves the property	\$18.00/Linear Foot of Lot Frontage
Water Service		
Installation Charge	Installation of water service	\$1,108 through \$2,347 depending on diameter
Water Meter Fee	Pays for installation of water meter	\$115.00 - \$3,350 varies by line size
Pavement Fee	Pays for removal and replacement of pavement in the street for installation of water service	\$439.00/trench
Fire Hydrant Installation Fee	Pays for the time and materials required	\$2,635
Water Connection	Pays for connection of a new main to an existing main	for main extension

Building Codes, Site Improvements, and Enforcement

Building Codes

The City has adopted the California Building Code (CBC), which establishes standards and requires inspections at various stages of construction to ensure code compliance and minimum health and safety standards. The City's building code also requires new residential construction to comply with the CBC disabled access standards, which specifies a minimum percentage of dwelling units in new multi-family developments that must be fully accessible to the physically disabled. Although these standards and the time required for inspections may increase housing production costs and may impact the viability of rehabilitation of older properties, the codes are mandated of all jurisdictions in California and necessary to ensure safe and decent living environment.

Site Improvements

Site improvements cover the range of water, sewer, circulation, and other services and infrastructure needed to facilitate residential developments. To ensure adequate improvements are in place, the City requires developers of individual and multiple-family housing units to pay impact fees commensurate with the cost of providing essential services to the home(s). Site improvements, as well as pro-rata shares toward infrastructure costs and public services represent a significant cost of housing and have an impact on the affordability of homes. However, site improvements are necessary for health and safety reasons and ensure services and facilities are in place to serve the new residents.

Code Enforcement

The City administers a Code Enforcement Program through the Parks, Recreation and Neighborhoods Department. The program aims to preserve and maintain the safety, livability, and quality of neighborhoods. Code enforcement staff investigates violations of building code and property maintenance standards as defined in the Municipal Code as well as other complaints. When housing code violations are identified or cited, the staff encourages property owners to seek assistance through the City's various rehabilitation loan and grant programs. These programs provide low-interest loans and grants to eligible homeowners to make necessary repairs, which may include plumbing/sewer, electrical, re-roofing, termite damage repair, structural repairs (due to earthquakes, for example), and kitchen and bathroom remodeling.

The Building and Development Services Division of the Community and Economic Development Department administers a building and housing code enforcement program, where residential structures are inspected for health and safety violations. Housing units found to be unsafe are required to be improved or demolished.

Permit Fees and Exactions

Housing construction imposes short- and long-term costs on communities. Short-term costs include the cost of providing planning services and inspections. In addition, new residential developments can also result in significant long-term costs relating to the maintenance and improvement of the City's infrastructure, facilities, parks, and streets. In response to the taxing constraints imposed by Proposition 13, Modesto, like many other California cities, must rely increasingly on planning and development fees to fund the provision of services needed by new housing.

The City collects various fees from developers to cover the costs of processing permits. These include fees for planning and zoning approvals, subdivision map act approvals, environmental review, plan check services, and building permits, among others. The City also collects fees to cover the costs of providing the necessary services and infrastructure related to new development projects (Capital Facilities Fees). In June of 1999, HCD released a survey of 89 California cities and counties conducted to identify typical fee amounts charged for homes in a 25-unit subdivision (2,500-square-foot homes) for individual infill houses, and for a 45-unit apartment building. At the time of the survey (1999), due to its significant infrastructure needs, Modesto generally had higher infrastructure and impact fees than the North Central Valley jurisdictions that participated in the survey (Manteca, Merced, San Joaquin County, Stockton, and Tracy). However, the City's planning fees, and planning and building check fees were significantly lower than fees charged by other communities, indicating that the City's development process procedures were not onerous. In recent years, the significant infrastructure constraints facing the San Joaquin Valley communities have equalized infrastructure fees among these communities and the pressure for growth has pressed on. Infrastructure constraints and their associated impact on development costs are not unique to Modesto and therefore, do not put the City in a competitive disadvantage among other communities in the region.

Fees associated with new development in the City vary significantly by geographic location. The City has four active Community Facilities Districts (CFDs), each with its own assessment cost for new developments. Many other areas of town are not located in a CFD and are not required to pay any assessment.

Fees have been cited as a potential constraint on the development of affordable housing within the Village One area, where the Community Facilities District has an assessment fee of \$97,681 per acre. To ensure that fees do not constrain affordable housing, fee reductions or waivers are sometimes granted based on project-specific findings. Capital Facilities Fees (CFFs) have been waived for recent affordable housing projects within the City, reducing the potential adverse impact of fees on low-income development. The City has also attempted to utilize an Affordable Housing Fund and other financing tools to promote affordable housing within Village One.

Disability Access

In January of 2002, SB 520 was passed, amending Section 65008 of the Government Code to require localities to analyze potential and actual constraints upon housing for persons with disabilities, demonstrate efforts to remove governmental constraints, and include programs to accommodate housing designed for disabled persons. As part of the Housing Element process, the City must conduct an analysis of its Zoning Ordinance, permitting procedures, development standards, and building codes to identify potential impediments. Where found, the Housing Element must propose specific actions and implementation schedules to remove such impediments. The following summarizes findings from this analysis.

Zoning and Land Use

State and federal housing laws encourage an inclusive living environment, where persons of all walks of life have the opportunity to find housing suited to their needs. As discussed earlier, the Zoning Ordinance permits a range of housing types suitable to special needs groups covered under the uses “Residential Care Facilities.” Group homes serving six or fewer persons are permitted by right in all residential zones and larger facilities (seven or more persons) are permitted in all residential zones via the conditional use permit process.

Nevertheless, opportunities exist for making changes to better facilitate the development of housing for persons with disabilities. For instance, all uses that are not listed within the Zoning Ordinance are subject to interpretation by either the Community and Economic Development Director or the Planning Commission. Many typical housing options for the disabled, including single-room occupancy hotels, transitional housing, and the like, are not explicitly defined in the Zoning Ordinance and are therefore open to interpretation. The City may consider updating the Zoning Ordinance to define these types of housing and specify the conditions and process required to develop such facilities within the City. This can improve the clarity of the code and ensure that those seeking to provide housing and housing services for the disabled clearly understand the City’s zoning and land use policies relating to these uses.

Building Codes and Development Standards

The City enforces Title 24 of the California Code of Regulations, which regulates the access and adaptability of buildings to accommodate persons with disabilities. ADA requires new residential buildings consisting of three or more units to incorporate design features, including: 1) adaptive design features for the interior of the unit; 2) accessible public and common use portions; and 3) sufficiently wider doors to allow wheelchair access. The City ensures that plans meet ADA accessibility standards.

Currently, the City uses the 1997 edition of the UBC. No unique restrictions are in place for disabled housing, such as minimum distances, special conditions for disabled housing, or other such regulations that could constrain the development, maintenance, improvement, or alteration of housing for disabled persons.

Development standards for housing developments that will serve disabled persons are the same as those for other residential developments. Flexible development standards can be offered through a Planned Development overlay zone. The standard development requirements are not overly burdensome and do not represent a constraint to the provision of housing for the disabled. So-called “Universal Design” houses, which are fully accessible to persons with most disabilities, are allowed under CBC and UBC standards.

Permitting Procedures

The City does not require special building codes or additional levels of review to build, improve, or convert housing for disabled persons. Per State law, requests for modifications to ensure housing access, such as ramps up to 30 inches in height, do not require a building permit and are processed over the counter. The City uses a standard entitlement process to ensure that facilities are sited and operated in a manner compatible with surrounding land uses. The Zoning Ordinance does not specify a unique set of performance standards for community care facilities and other types of housing facilities for disabled persons. Such standards could be determined only after an interpretation of the use by the Community and Economic Development Department Director or Planning Commission.

Reasonable Accommodation

Both the Federal Fair Housing Act and the California Fair Employment and Housing Act impose an affirmative duty on local governments to make reasonable accommodation (modifications or exceptions) in their land use regulations and practices when such accommodation may be necessary to afford disabled persons an equal opportunity to housing. Most typical requests for reasonable accommodation relate to relaxing development standards to accommodate a ramp or location of parking.

As part of the City’s 1998 Analysis of Impediments to Fair Housing Choice, the City’s Zoning Ordinance and building codes were reviewed for impediments to housing for persons with disabilities. As a result of the study, the Zoning Ordinance was amended to expand the definition of family to accommodate group home development and other licensed community care facilities.

As part of this Housing Element update, the Housing Element update Project Manager interviewed the Chief Building Official in the Building Inspection Division and the Principal Planner of Current Planning Section of the Planning Division to assess if City application and development procedures and codes constrain the development of housing for persons with disabilities. In their review of the City’s land use zoning policies, adopted building codes, development standards, and permitting procedures. These sources did not identify any potential constraints for the development of housing for the disabled. On the contrary, the City’s Planned Development zoning designation provides for the development of residential projects at relaxed development standards. The City expects that housing development projects for the disabled would be approved with relaxed development standards.

In addition, the City has five advisory committees established to help address the various needs of the disabled. These include: Citizens Housing and Community Development Committee; Disabled Access Appeals Board; Equal Opportunity/Disability Commission; Human Relations Commission; and Housing Rehabilitation Loan Committee. The City does not charge any fees associated with access to these committees and does not assess fees for review or approval of accommodation requests. The one potential constraint is the lack of a specific procedure for processing reasonable accommodation requests.

The City will establish a formal reasonable accommodation process to provide individuals with disabilities, reasonable accommodations in rules, policies, practices and procedures that may be necessary to ensure equal access to housing (refer to Program 4.3). The purpose of this is to provide a process for individuals with disabilities to make requests for reasonable accommodation in regard to relief from the various land use, zoning, building laws, rules, policies, practices and/or procedures of the City.

Although the City currently does not have a specific procedure for processing reasonable accommodation requests, the City routinely assists disabled applicants and/or their representatives with prompt and courteous service. The City proactively identifies barriers and solutions to providing excellent services to each of its residents by staff and committee review. Any person that is physically or developmentally impaired or their representative can request City staff to assist them with filling out City applications and/or addressing City requirements at no cost beyond the normal application cost. The City's new administrative offices are completely accessible by the disabled.

Program 4.2 in the Housing Plan of this Element includes a proposal to revise the zoning ordinance to establish a formal procedure to address this issue, providing relevant criteria to be used when considering such requests. Codifying a formal procedure will ensure prompt, fair, and efficient handling of such requests.

C. ENVIRONMENTAL AND INFRASTRUCTURE CONSTRAINTS

Physical environmental conditions affect the feasibility and cost of residential developments. Environmental conditions can include the suitability of land and area for development, as well as the provision of adequate infrastructure and services. This section addresses the potential environmental and infrastructure constraints associated with housing development in Modesto.

Environmental Constraints

Environmental constraints and hazards affect all forms of residential developments. Discussed below are the major environmental hazards in the City, as identified in the Modesto Urban Area General Plan Master EIR.

Geologic Hazards

Modesto is located in Alquist-Priolo Zone 3, the lowest risk zone for earthquakes. Modesto is characterized by very flat topography (0.1 percent average slope), non-expansive soils, and low likelihood for landslide, liquefaction, or other geologic hazard. The Urban Area General Plan does not identify any potential geologic hazards that could pose significant constraints to the production of housing within the City.

Flood Hazards

The major waterways affecting Modesto do not pose any major flood risk. The Tuolumne and Stanislaus Rivers are both controlled by dams and other flood control devices, and Dry Creek does not have a significant record of flooding within the City limits. While flooding from the waterways is not considered a major risk, the General Plan identifies flooding associated with poor storm drainage as a major issue. In future flooding events, the extent of damage will depend upon the area inundated and the level of urbanization that exists in flood-prone areas.

Without major improvements, some flooding is likely to continue in areas served by rock wells with insufficient capacity to handle winter and spring rainfall. All new developments in the expanding areas of the City are required to construct modern storm drains sufficient to handle potential stormwater impacts. However, infill projects may be served by the existing rock wells and face the potential for flooding. This is a potential constraint to the development of infill housing within the City.

Fire Hazards

Residential fire protection is provided by the Modesto Fire Department. The Department maintains a first response time of six minutes or less for all residential areas of the City. Older areas of the City have the greatest risk of fire, as the frequency of vacant buildings, age of building materials, and lack of fire suppression systems all increase with older developments. Sufficient facilities and services are maintained by the Fire Department to handle all known risks associated with fire hazards. Therefore, fire hazards do not represent a significant constraint to the development of housing.

Public Facilities and Services

In planning for growth, the City must ensure that adequate public facilities and services are available to meet the anticipated demand. Discussions below include the major public services in the City. (More detailed discussion of services and infrastructure issues is provided in the Community Services and Facilities Element of the General Plan.)

Water Supply and Service

Water supply in the Modesto area comes from two sources: City operated wells and surface water provided by the Modesto Irrigation District. Water availability is a critical planning issue in the City, as well as throughout California. Due to the previous ten wet years and the effective Modesto Regional Water Treatment Plan, the groundwater basin supplying water to Modesto is adequately replenished (Modesto Water Management Plan, 2001).

The City utilizes a variety of options to help reduce water consumption and increase water supply. Tertiary water treatment, additional well construction, expansion of the surface water supply, and conservation measures are all being considered by the City to ensure that sufficient water resources and services are available to serve new development. Amendments to California statutes in 2002 imposed additional water supply requirements on new developments, mandating that all large developments (both residential and commercial) show an assured water supply prior to project approval. The City continues to seek out alternative methods of improving water service to existing and new developments.

Properties outside of the existing City limits may be eligible to connect to the municipal water system based on certain conditions. In June of 1998, the City Council adopted Resolution No. 98-306, codifying the conditions that must be met for a property outside of the City limits to utilize Modesto water. In general, properties outside the City limits are evaluated for water service extensions based on their location relative to the Modesto Municipal Sewer District No. 1, the former Del Este service area, and the Sphere of Influence. The Policy provides that water service extensions may be approved by the City Manager, on a case-by-case basis, when the following conditions are met:

- 1) The development has been authorized by the appropriate land use agency (i.e. Stanislaus County, City of Waterford, etc.).
- 2) The property is within the City's service areas (as defined and implied by the Policy).

- 3) City staff has completed an analysis and determined that it is reasonable for the City to extend the service based on a plan to pay for the extension costs and the quantity of water used.

The ability of properties to meet these conditions will affect their likelihood of receiving water service from the City.

Sewer Service

The existing and planned sanitary sewer infrastructure poses a potentially significant constraint on the planned growth within the City of Modesto urban area. Many existing main lines used to move sanitary waste from areas of the City to treatment facilities lack sufficient capacity to meet the projected demand from new growth. The City has identified this potential issue in the Urban Area General Plan Master EIR and is devising appropriate measures to address the problem. Residential developments created and approved over the course of the current housing element cycle are not likely to be substantially impacted by such measures. While such measures have not been developed as of the writing of this Housing Element, they have the potential to raise development costs in some areas or otherwise constrain housing production.

A study completed in April 2002 by DJH Engineering and others identified final effluent discharge constraints at the Secondary Facility located at Jennings Road. These constraints were evident in what is stated as a “dry year”, which is a year with less than average San Joaquin River flow. In these dry years, there was less than needed disposal capacity. Less than needed disposal capacity means that the total means for effluent to leave the secondary plant, which is a combination of land discharge, evaporation, percolation, and River discharge, is inadequate to meet current total influent hydraulic load. The reasons for this problem are complex but the major issue is more restrictive NPDES permit limits. The more short-term solution to this shortfall in discharge capability is the installation of technology that cleans the treated stored water during the times the facility can legally discharge to the River but is unable to do so because this stored water exceeds suspended solids limits. In addition, the Ranch is currently not large enough in surface area to handle the peak organic load during certain short-term interval during peak cannery discharge. The technology just mentioned has been piloted and there is a pre-design report. The project, along with funds for additional land, is included in the CIP program for budget year 2003/04.

In addition to the physical constraints, the City has passed two local ordinances that can constrain extension of sewer infrastructure into new residential areas. Measure A (passed in 1979) and Measure M (passed in 1995) require that any planned extension of sewer infrastructure beyond the existing development area be subject to an advisory citizen vote. Measure A votes are held only during regularly scheduled elections (March and November), thus they can delay the potential extension of infrastructure for up to six months. However, these are advisory votes that can potentially serve to delay the availability of sewer infrastructure, but not stop it.

The City is starting to study alternatives such as tertiary treatment of wastewater to deal with this issue, although final strategies have not been settled upon as of the writing of this Housing Element.

RESOURCES

ANALYSIS

To facilitate and encourage the development of a range of housing choices for all economic segments of the population, a community must have available adequate land resources designated for a range of densities and types for new construction. Furthermore, financial resources need to be marshaled to assist in the development of housing affordable to lower and moderate income households. This section evaluates the land and financial resources available to the City for addressing the housing needs of existing and future Modesto residents.



A. AVAILABILITY OF SITES

The City of Modesto faces significant constraints and challenges in providing adequate sites to meet the City's Regional Housing Needs Allocation (RHNA). The City estimates its RHNA at 15,347 units. Based on housing units built and potential sites available, the City concludes the following:

15,347 units (3,376 Very Low, 2,609 Low, 3,223 Moderate, and 6,139 Above Moderate)

- 3,227 units built since January 1, 2001 (50 Very Low, 6 Low, 679 Moderate, and 2,492 Above Moderate).
- 11,120 to 11,270 potential units on vacant/underutilized residential sites, in Redevelopment Planning District, as second units, and in the Roselle/Claribel CPD.
- Overall shortage of sites by 850 to 1,000 units. By income, the City has a shortage of 2,332 to 2,482 lower income units in site potential and 791 units of moderate income units in site potential, but a surplus of 2,273 above moderate income units in site potential. However, surplus in sites that can facilitate above moderate income housing cannot be used to fulfill shortage in sites that can facilitate lower and moderate income housing.

The following sections detail the City's progress so far in housing production and the site potential for meeting the RHNA.

Share of Regional Housing Needs

The process for allocating housing needs begins with population projections for each region by the State Department of Finance. The State Department of Housing and Community Development (HCD) uses these projections to determine housing need by region in California. Once this occurs, the Stanislaus Council of Governments (Stan COG) is responsible for developing the Regional Housing Needs Plan (RHNP). The RHNP assigns a share of the region's projected future housing unit production need to each community in Stanislaus County. The current RHNA covers a seven and a half-year housing production period, from January 1, 2001 through June 30, 2008.

The HCD estimate of the regional housing needs for Stanislaus County is 35,239 units. The Stanislaus Council of Governments (StanCOG) adopted a lower RHNA of 20,854. StanCOG's proposed allocation is based on employment projections in order to achieve a jobs/housing balance. The City of Modesto believes the job/housing balance RHNA model has merit. However, HCD did not approve StanCOG's RHNA Plan and the City of Modesto will be applying HCD's housing projections for our area. Using the same pro rata allocation, Modesto's share, under the HCD estimate of regional housing needs, is 15,347 units. This estimate is distributed into four income categories, shown in Table 4-1. State law requires communities to demonstrate that an adequate amount of developable land is available to accommodate the share of the projected regional need for housing production.

Table 4-1
Share of Regional Housing Needs

	Very Low	Low	Moderate	Above Moderate	Total
RHNA	3,376	2,609	3,223	6,139	15,347

Progress toward Meeting the RHNA

Housing units built or that have received Certificates of Occupancy since January 1, 2001 can also count toward the City's RHNA. Between January, 2001 and December, 2002, the City issued building permits for 2,299 single-family homes and 49 multi-family housing units for a total of 2,348 units. In addition, 815 single-family homes and 64 multi-family housing units (including the 56-unit Woodstone Apartments) received Certificates of Occupancy since January 1, 2001. Therefore, the overall regional housing needs can be reduced by 3,227 units (3,114 single-family and 113 multi-family units).

With the exception of the 56-unit Woodstone Apartments, the multi-family housing developed during the last two years has been primarily medium-density developments. While specific information on the prices/rents for all these units built is not available, a reasonable assumption can be made that these 57 multi-family units (113 multi-family units minus the 56-unit Woodstone Apartments) are affordable to moderate income households based on Census rent data and discussions with service providers. The Woodstone

Apartments is a Low Income Housing Tax Credit (LIHTC) project, affordable to households with income less than 60 percent of the Median Family Income (MFI). Given the income eligibility, the majority (50 units) of the tenants at Woodstone should be very low income households, with the remaining tenants (6 units) being low income households.

Market-rate single-family homes constructed are most likely only affordable to moderate and above moderate income households based on the median home price presented in the Housing Needs Analysis. According to DataQuick¹, more than 8,800 real estate transactions occurred between January, 2001 and March, 2003. Given the housing demand in Modesto, housing units built since January of 2001 should have been sold within this period. Of the 8,800 sales records, 60 percent of the units were sold at prices at or below \$200,000, a price affordable to moderate income households (see Table 2-45).

While the majority of these units were resale homes, a portion (at least the 815 units with Certificates of Occupancy and a portion of the 2,299 units issued building permits) of these are new single-family units at prices affordable to moderate income households. A conservative estimate of 20 percent (622) of the single-family homes constructed since January, 2001 are estimated to be affordable to moderate income households, with the remaining 80 percent (2,492) considered affordable only to above moderate income households. Tables 4-2 shows the remaining housing needs within Modesto by income group.

Table 4-2
Remaining Allocation

Income Group	RHNA	Units Built	Remaining Need
Very Low	3,376	50	3,326
Low	2,609	6	2,603
Moderate	3,223	679	2,544
Above Moderate	6,139	2,492	3,647
Total	15,347	3,227	12,120

Residential Sites Available

Development Potential within Current City Limits

In December, 2002, as part of the Housing Element update, City staff conducted a sites inventory of all land suitable for residential development (see Table 4-3). Approximately 1,372 acres of residentially zoned land are vacant or underdeveloped² within the city limits and available for residential development.

The inventory reports 935 acres of vacant land available for single-family housing construction (including properties with tentative and final maps). Given the estimated

¹ DataQuick is a major provider of real estate transaction data based on public records from County Assessor Offices.

² Underdeveloped R-1 sites are larger R-1 designated properties that can accommodate more units than currently existing. Subdivision into smaller lots, infill housing, and second units may be constructed on these lots.

overall average density for single-family neighborhoods at 5.1 units per acre, 4,768 additional single-family units could be constructed on this land.

In addition, 122.5 acres of vacant sites are designated for multi-family uses. Of properties within the Baseline Developed Area (BDA), 62.9 acres of multi-family sites in R-2 and R-3 zones, permitting up to 14.5 and 28 units per acre. Based on location and surrounding uses, the City anticipates accommodating 1,023 units (averaging 14 and 22 units per acre in R-2 and R-3 zones, respectively). Properties surrounding these sites are developed and public utilities and infrastructure are available to serve these sites. The City encourages and offers to facilitate the development of these sites by providing an inventory list of vacant properties to prospective developers. This inventory is provided to prospective developers of affordable multi-family housing as part of City's Requests for Proposals for affordable housing. In addition, a 16-unit apartment development affordable to very low-income households has been approved within the BDA.

Table 4-3
Residential Sites Inventory within City Limits

City Areas	Land in Acres								Total
	Vacant Single-Family			Under-Developed Single-Family	Vacant Multi-Family				
	(R-1)	Tentative Tract Map (R-1)	Final Map (R-1)		R-2	R-3	Mixed Use	P-O/ C	
Empire North (Incorporated Area [Machado])	0.0	14.5	0.0	0.0	0.0	0.0	0.0	0.0	14.5
Pelandale-Snyder	0.0	19.7	0.6	0.0	0.0	0.0	0.0	0.0	20.3
North Beyer	9.6	0.0	0.0	0.0	0.0	0.0	8.8	0.0	18.4
Coffee-Claratina	0.0	7.2	19.7	0.0	0.0	0.0	7.0	0.0	33.9
Village One	260.0	26.4	142.5	144.0	0.0	59.6	0.0	0.0	632.5
Kiernan-Carver	4.3	0.0	16.1	0.0	0.0	0.0	0.0	0.0	20.4
Fairview	117.0	0.0	81.7	0.0	0.0	0.0	0.0	0.0	198.7
BDA Dec. 2002	215.7	0.0	0.0	107.3	45.1	17.8	0.0	34.5	433.7
Total Acreage	606.6	67.8	260.6	251.3	45.1	77.4	15.8	34.5	1,372.4

Note: The majority of development potential is within specific plans or planned developments that have land use designations slightly different than those established in the City Zoning Code. The development potential presented in this table is summarized by the approximate density category.

Source: City of Modesto, October, 2003.

The City of Modesto zoning regulations provides for the development of multi-family housing in the Professional Office and Commercial zone districts with a plot plan and use permit application, respectively. The City has approved such applications within the last 8 years. Residential development, up to the R-3 density (28 units per acre), is permitted in this P-O zone district subject to approval of a plot plan. Several cases occurred in which apartments were approved and developed in the P-O zone. Of the total vacant P-O zone acreage (47.3), the City identified several vacant P-O zoned properties, totaling 7.53 acres

that lend themselves to be readily developed with multi-family units. At the R-3 density (assuming an average of 22 units per acre), these properties could accommodate up to 165 housing units.

Based on historical precedent, staff also determined 27 acres of Commercial properties could reasonably be expected to be developed with multi-family development within the planning period of this Housing Element. This is based on lot size, configuration, location, and local market conditions. An average density of 22 units per acre would result in approximately 594 housing units.

Village One has 59 acres of multi-family residential land. The Village One Specific Plan provides a density range of 23.7 to 26.25 units per acre for multi-family residential land. Potential yield in Village One is 1,398 to 1,548 units. The City has been working with the Stanislaus County Housing Authority to develop a 50-unit project in Village One. All 50 units will be affordable to lower income households (earning up to 80 percent of the Area Median Income).

In the North Beyer Specific Plan, 14.75 acres of Mixed-Use designated land remains. General Plan policy allows the Mixed-Use category be developed with 60 percent residential uses. High-density residential development consistent with the R-3 development standards (maximum 28 units per acre) is permitted in the Mixed-Use category. Therefore, with 8.8 acres of potential Mixed-Use residential development, the City anticipates the North Beyer Specific Plan can accommodate 193 units (averaging 22 units per acre).

In the Coffee-Claratina Specific Plan, 11 acres of Mixed-Use designated land remains. Similar to the North Beyer Specific Plan, 60 percent of the Mixed-Use designated properties can be developed with residential uses. High-density residential development consistent with the R-3 development standards (up to 28 units per acre) is permitted. Therefore, with 7 acres of potential Mixed-Use residential development, the City anticipates the Coffee-Claratina Specific Plan can accommodate 154 units (averaging 22 units per acre).

The Empire North Unit #1 Specific Plan (refer to Map A-5) contains 14.5 acres of residentially zoned land. In January 2004, a tentative subdivision map application was under consideration and is anticipated to develop during 2005.

The Fairview Village Specific Plan containing approximately 199 net acres of residentially zoned land in the City limits was being processed through a specific plan amendment during the draft stages of this Element and development of the 81.7-acre tentative map was finalized in December 2003. This area is expected to commence development in the year 2005. The Village One Specific Plan area continues to develop and provides the City's greatest amount of currently developable land.

A total of 251 acres of underdeveloped sites exist in the City BDA. These sites are primarily zoned R-1. Redevelopment of these sites, minus the existing units, has the potential to yield another 1,000 additional units, based on an average yield of 4 units per acre.

Development in Commercial Areas

Pursuant to the General Plan, residential uses permitted in Mixed Use and Redevelopment Planning Districts are implemented through the zoning districts C-1, C-2, C-3, P-O, and P-D. Residential uses are permitted in the P-O zone subject to a Plot Plan approval and permitted in the C-1, C-2, and C-3 zone districts subject to approval of a Conditional Use Permit. As discussed in Chapter 3, the land use inventory contains approximately 240 acres of vacant and 74 acres of underdeveloped commercially designated properties. Specifically, the City identified 27 acres of commercially designated properties that can be developed into residential uses with a Conditional Use Permit within the planning period of the Housing Element, providing a potential of 594 additional units. The City has demonstrated a history of approving multi-family residential development in commercial zones within the Baseline Developed Area.

Several City programs also support the creation of mixed-use developments in commercial areas (e.g., reduced parking standards and infill development). Specifically, within the Redevelopment Planning District, additional housing can be accommodated. Residential uses, particularly mixed-use development, are encouraged in the Redevelopment Planning District as a way to facilitate a vibrant downtown and implement smart growth principles that emphasize the efficient use of land and infrastructure.

Second Units

With recent changes in State law, second units must be permitted in single-family zones via ministerial review if proposed units meet the City's established development standards for second units. The City anticipates the demand for and interest in second units will increase significantly in the future, given the housing market conditions in the County and San Joaquin Valley region. Based on conservative estimates, the City anticipates achieving 75 second units over the next 5 years with active promotion by the City. Second units are typically affordable to lower income households.

Development in Sphere of Influence

Outside the City limits but within the City's sphere of influence (SOI), additional development potential exists (Table 4-4). Excluding the acreage with Williamson Act agricultural land preservation contracts, 4,211 acres are available for future residential development within the SOI. Assuming single-family homes are constructed in these areas at 5.1 units per acre, an estimated 21,474 units could be accommodated. On a biennial basis, the City of Modesto reviews its inventory of vacant commercial, industrial and residential land inventory through the Urban Growth Policy Review. If the City Council determines that a shortage of available vacant land exists, then the City Council recommends specific areas to be considered for annexation through a citizens' advisory vote (Measure A or Measure M). This process typically takes approximately six-months to complete. Upon an affirmative advisory vote, the City will consider annexation and extension of City services to the subject area(s).

While Williamson Act contracts may serve as a potential constraint for housing development in the SOI, discussions with developers and communities with similar characteristics indicate that most developers simply pay off the “penalty” associated with early withdrawal of the contracts. Property owners are also able to file a Notice of Non Renewal, resulting in terminating the contract after a ten-year period. Some property owners have already filed such notices in the planned growth areas. Based on these trends, the City has included properties that are under a Williamson Act Contract in the City’s sites inventory. Theoretically, another 3,536 units could be accommodated on land with Williamson Act contracts.

More significant constraints to housing development in the SOI relate to the provision of infrastructure and services, as well as the timing of annexation. Given the significant infrastructure limitation the City faces (cost and timing of providing infrastructure), the City will have difficulty annexing these areas and making them available for housing development within the next few years, except for several targeted areas. Furthermore, Measure A (passed in 1979) and Measure M (passed in 1995) require that any planned extension of sewer infrastructure beyond the existing development area be subject to an advisory citizen vote.

At the writing of the Housing Element, the southwest quadrant of the Roselle/Claribel Planning District (480 acres) received Measure M approval in November 2001. A specific plan, an infrastructure facilities master plan, a financing plan, and an environmental impact report are required prior to development. These documents are presently being prepared for the development of the Roselle/Claribel specific plan area. Development is anticipated to occur by 2006, within the 2003-2008 Housing Element period. In accordance with Program 4.1 of the Housing Plan (in Chapter 6), applying a development factor of 15% to the residential portion of the Roselle-Claribel Specific Plan would yield 49 acres of land designated for multi-family development. An average development factor of 22 units per acre will generate 1,078 housing units that can meet the needs of very low and low-income households. Applying the remaining percentage (85%) to single-family uses would yield 275 acres. At 6 units per acre this area would generate 1,650 single-family dwelling units.

The Fairview Comprehensive Planning District (CPD) received a favorable Measure M vote in 1994 and a specific plan for this area was adopted on December 12, 1995. Approximately half of this CPD, containing approximately 231 acres, was annexed in 1996. The balance of the Fairview Village CPD consists of approximately 120 gross acres. In accordance with Program 4.1 of the Housing Plan (in Chapter 6), applying a development factor of 15% to the residential portion of this area would yield 12 acres of land designated for multi-family development. An average development factor of 22 units per acre will generate 264 housing units that can meet the needs of very low and low-income households. Applying the remaining percentage (85%) to single-family uses would yield 68 acres. At 6 units per acre this area would generate 408 single-family dwelling units. Therefore, this area is expected to generate a total of approximately 672 new housing units. At the writing of this Housing Element, an amendment to the Fairview Village Specific Plan has been initiated and development is anticipated to begin by the year 2006.

In addition, the City identified several areas for potential annexation. The 2003 Urban Growth Policy Review identified three areas to be presented to the Modesto voters for a Measure M vote in November 2003. These areas include the Empire North Comprehensive Planning District consisting of approximately 141 acres, the Johansen Comprehensive Planning District consisting of approximately 501 acres and a portion of the Kiernan/Carver Comprehensive Planning District consisting of approximately 80 acres. The Measure M advisory vote took place in November of 2003. The advisory vote favored the extension of sewer service with the expectation of eventually annexing the land..

The Empire North Comprehensive Planning District and Johansen Comprehensive Planning Districts will be planned together under one master development plan. The combined acreages for these CPD's total 642 acres. In accordance with Program 4.1 of the Housing Plan (in Chapter 6), applying a development factor of 15% to the residential portion of this area would yield 65 acres of land designated for multi-family development. An average development factor of 22 units per acre will generate 1,430 housing units that can meet the needs of very low and low-income households. Applying the remaining percentage (85%) to single-family uses would yield 368 acres. At 6 units per acre this area would generate 3,638 single-family dwelling units. This area is expected to generate a total of approximately 3,638 new housing units. This area is anticipated to have a specific plan adopted by June 2007.

Eighty acres in the Kiernan/Carver Comprehensive Planning District were considered in the November 2003 Measure M election. This area is anticipated to develop in 2006. In accordance with Program 4.1 of the Housing Plan (in Chapter 6), applying a development factor of 15% to the residential portion of this area would yield 8 acres of land designated for multi-family development. An average development factor of 22 units per acre will generate 176 housing units that can meet the needs of very low and low-income households. Applying the remaining percentage (85%) to single-family uses would yield 46 acres. At 6 units per acre this area would generate 276 single-family dwelling units. This area is expected to generate a total of approximately 452 new housing units. This area is anticipated to have a specific plan adopted by December 2006.

Specific Plan Status Summary
(As of January 2004)

Specific Plan Area/Name	Entitlement Status	Anticipated Specific Plan Adoption
Roselle/Claribel SP	Draft plan underway	12/2006
Fairview Village SP	Amendment underway	12/2006
Kiernan/Carver (Waterman/Luchessa)	Pending	12/2006
Johansen/North Empire	Pending	6/2007

Table 4-4
Residential Sites Inventory within City Sphere of Influence

Comprehensive Planning District	Vacant Land in Acres			
	Land Use	Total Acres	Protected by Williamson Act	Net Acres Available
Empire North	Village Residential	141.0	69.0	72.0
Fairview Village	Village Residential	153.0	153.0	0.0
Hetch Hetchy	Village Residential	860.0	24.5	835.5
Johansen	Village Residential	445.0	14.3	430.7
Kiernan Carver	Village Residential	570.0	52.9	517.1
Paradise Carpenter	Village Residential	740.0	108.0	632.0
Pelandale/McHenry	Residential	35.0	0.0	35.0
Roselle Claribel	Village Residential	1,410.0	198.0	1,212.0
Whitmore Carpenter	Village Residential	550.0	73.7	476.3
Total Acreage		4,904.0	693.3	4,210.7

Comparison of Residential Sites Inventory and Regional Housing Needs

For purposes of identifying available sites to accommodate the City's share of regional housing needs, only properties currently within the City limits (Table 4-5) and Comprehensive Planning District areas that have already received resident approval for annexation are used.

Given market conditions in Modesto, R-1/Low Density sites are able to facilitate the development of housing affordable to above moderate income households. Based on existing new home sale information, 20 percent of the single-family homes are anticipated to be affordable to moderate income households, with the remaining 80 percent of new market rate housing affordable only to above-moderate income households.

Affordable housing opportunities for moderate income households are likely to be fulfilled with R-2/Medium Density sites. Sites in the R-3/High Density categories can facilitate housing affordable to lower income households. Occasionally, affordable housing for lower income households can also be accommodated on R-2 sites. The recent proposal for a 50-unit development by the Stanislaus County Housing Authority will be affordable to lower income households. The project is being developed at medium density.

Given that the RHNA is 15,347 units, the City estimates an overall surplus of 4,805-4,955 housing units. By income group, the City expects to provide sites to exceed its housing unit allocations by 55-202 housing units for very-low and low income households, to exceed the moderate income group by 153 units and to exceed the above moderate income group by 4,597 housing units, refer to Table 4-5. To ensure that these housing units are provided, all new residentially designated areas in developing Comprehensive Planning Districts will include a minimum of 15 percent area designated for multi-family development (refer to program 4.1). Although the City is able to provide adequate sites to meet its RHNA allocation during the 2003-2008 housing cycle, the City may pursue a combination of the following strategies to further the development of multi-family housing:

- Upzone Medium Density Residential (R-2) properties to High Density Residential (R-3);
- Rezone nonresidential (commercial/industrial) properties to High Density Residential (R-3); and

Table 4-5
Sites Inventory and Share of Regional Housing Needs

	Potential Housing Units			
	Very Low and Low	Moderate	Above Moderate	Total
Single-Family				
Vacant Sites		953	3,815	4,768
Underdeveloped Sites		200	800	1,000
Multi-Family				
BDA – R-2		631		631
BDA – R-3	391			391
BDA – Approved	16			16
BDA – P-O	165			165
BDA – C-1, C-2, C-3	594			594
Village One – Vacant Sites	1,398-1,548			1,398-1,548
Village One - Approved	50			50
North Beyer SP – Mixed Use	193			193
Coffee-Claratina SP – Mixed Use	154			154
Second Units	75			75
CPD Areas Subject to an affirmative Measure M Advisory Vote.				
Roselle/Claribel Specific Plan	1,078	330	1,320	2,728
Kiernan/Carver (Waterman/Luchessa)	176	55	221	452
Fairview Village SP (unincorporated)	264	84	324	672
Johansen/Empire North	1,430	444	1,764	3,638
Total Site Potential	5,984-6,134	5,697	8,244	16,925
Remaining Need	5,929	2,544	3,647	12,120
Surplus/(Shortfall)	55-205	153	4,597	4,805-4,955

The table above reflects the following assumptions:

1. Ten percent of the gross acreage in growth areas with an affirmative Measure M Vote consists of commercial and public facility uses.
2. Twenty-five percent of the gross residentially designated acreage in growth areas with an affirmative Measure M vote consists street right-of-way dedication.
3. The net residential acreage in growth areas with an affirmative Measure M Vote is comprised of 15% as multi-family and 85% as single-family.
4. In growth areas with an affirmative Measure M Vote, an average density of 22 units per net acre applies to multi-family and 6 units per net acre apply to single family.
5. Williamson Act Contracts are eligible for cancellation and will be cancelled

B. FINANCIAL RESOURCES

The City has access to a variety of existing and potential funding sources available for affordable housing activities. These include programs from federal, state, local, and private resources. The following section describes the key housing funding sources currently used in the City – CDBG, HOME, ESG, and HOPWA funds – as well as other financing tools, including redevelopment set-aside funds, tax credits, and various HUD programs. Table 4-6 provides a complete inventory of the key financial resources available for housing development and services.

Community Development Block Grant

Through the CDBG program, the federal Department of Housing and Urban Development (HUD) provides funds to local governments for funding a wide range of housing and community development activities for low-income persons.

The Parks, Recreation, and Neighborhoods Department administers the CDBG program for the City. Based on previous allocations, the City anticipates receiving an annual allocation of approximately \$2.5 million in CDBG funds during the 2003-2008 planning period for housing and housing support projects. In addition, revolving loan funds are expected to produce an additional \$1.3 million annually in CDBG monies. Consistent with HUD requirements, the priorities of the CDBG program include financing and support of projects to:

- Provide decent housing, including assisting homeless persons in efforts to obtain affordable housing; retention of affordable housing stock; and increasing the stock of housing affordable to low and moderate income people.
- Provide a suitable living environment, including improving the safety and livability of neighborhoods; increasing access to quality facilities and services; revitalizing deteriorating neighborhoods; restoring and preserving natural and physical features of special value for historic, architectural, or aesthetic reasons; and conserving energy resources.
- Expand economic opportunities, including creating jobs accessible to low and moderate income persons; providing job development and skill training; and providing assistance for persons living in assisted and public housing to achieve self-sufficiency.

CDBG funds are used for site acquisition, rehabilitation, first-time homebuyer assistance, development of emergency and transitional shelters, and fair housing/housing counseling activities, among others. Additional activities in support of the new construction of affordable housing, include site acquisition, site clearance, and the financing of related infrastructure and public facility improvements.

HOME Investment Partnership Grant

The purpose of the federal HOME Program is to improve and/or expand the supply of affordable housing opportunities for low-income households. Approximately \$1.2 million in HOME funds are allocated to the City on an annual basis. In addition, program income is generated from down payment assistance loans, with an expected future income of \$200,000 per year through 2008.

The City's HOME Program priorities include the following:

- Acquisition, rehabilitation and new construction of affordable multifamily rental housing
- Support of Community Housing Development Organizations (CHDOs)
- First-time homebuyer's assistance for low-income households

All projects funded with HOME funds must be targeted to very low and low-income households and must have permanent matching funds from non-federal resources equal to 25 percent of the requested funds. Consistent with program requirements, the City allocates 15 percent of HOME funds for use by CHDOs.

Emergency Shelter Grant

The Emergency Shelter Grant (ESG) Program was established as part of the federal Stewart B. McKinney Homeless Assistance Act. The program provides funds for homeless shelters, social services for the homeless, and for homeless prevention efforts. Over the course of the planning period, Modesto expects to receive approximately \$88,000 annually in ESG funds from HUD. These funds are awarded to local non-profit and public agencies to provide emergency shelter and services for the homeless. In the past, ESG funds have been allocated to non-profits providing emergency shelters, transitional housing, food programs, skills training, and respite child care services.

Housing Opportunities for Persons with AIDS

The Housing Opportunities for Persons with AIDS (HOPWA) program provides funding for housing development and related support services for low-income persons with HIV/AIDS and their families. A December, 1997 study by Community Housing and Shelter Services (CHSS) determined that the greatest needs of persons with AIDS is subsidized housing, with Section 8 vouchers ranking highest among needs. HOPWA funds have been primarily for shelter and rental assistance.

Redevelopment Set-Aside Funds

In accordance with State law, the Modesto Redevelopment Agency sets aside 20 percent of all tax increment revenue generated from its redevelopment project areas to fund projects that increase, improve, or preserve the supply of affordable housing. Housing developed with these set-aside funds must remain affordable to low- and moderate-income households for at least 55 years for rentals and 45 years for ownership housing. Based on RDA projections, the Agency is expected to generate approximately \$770,000 in set-aside funds annually and anticipates using these funds to support the following major programs/activities during the planning period: new construction of affordable housing, acquisition/rehabilitation, first-time homebuyer assistance, and the residential displacement program. In recent years, the Agency has pooled set-aside monies to help fund planned large-scale projects. Funds may also be used to support other programs, including preservation of assisted housing, special needs housing, and other programs benefiting low and very-low income residents.

Low Income Housing Tax Credits

Created by the 1986 Tax Reform Act, the Low Income Housing Tax Credits (LIHTC) program has been used in combination with City and other resources to encourage the construction and rehabilitation of rental housing for lower-income households. The program allows investors an annual tax credit over a 10-year period, provided that the housing meets the following minimum low-income occupancy requirements: 20 percent of the units must be affordable to households at 50 percent of area median income (AMI), or 40 percent of the units must be affordable to those at 60 percent of AMI. The total credit over the 10-year period has a present value equal to 70 percent of the qualified construction and rehabilitation expenditures. The tax credit is typically sold to large investors at a syndication value. These credits are available for all projects meeting the above-mentioned criteria and are applied for independently of City programs.

Section 8 Assistance

The Section 8 program is a federal program that provides rental assistance to very-low income persons in need of affordable housing. The Section 8 program offers a voucher that pays the difference between the current fair market rent and what a tenant can afford to pay (e.g., 30 percent of the household income). The voucher allows a tenant to choose housing that may cost above the payment standard, but the tenant must pay the extra cost. Section 8 vouchers are issued by Stanislaus County, with Modesto's share equal to its percentage of overall population. The County currently has over 2,700 residents who receive Section 8 assistance.

McKinney Act Funds – Shelter Plus Care

The Shelter Plus Care Program provides rental assistance, in connection with supportive services funded from sources other than this program, to homeless persons with disabilities (primarily persons who are seriously mentally ill, have chronic problems with alcohol, drugs, or both, or have acquired immunodeficiency syndrome and related diseases) and their families. The program provides assistance through four components: (1) Tenant-based Rental Assistance (TRA); (2) Sponsor-based Rental Assistance (SRA); (3) Project-based Rental Assistance (PRA); (4) and Single-Room Occupancy for Homeless Individuals (SRO). The City received \$963,000 in fiscal year 2002 through this program, a funding level expected to continue annually through 2008.

Table 4-6
Financial Resources for Housing Activities

Program Name	Description	Eligible Activities
1. Federal Programs		
Community Development Block Grant (CDBG)	Annual grants awarded to the City on a formula basis for housing and community development activities.	▪ Acquisition ▪ Rehabilitation ▪ Home Buyer Assistance ▪ Economic Development ▪ Infrastructure Improvements ▪ Homeless Assistance ▪ Public Services
HOME Investment Partnership Act Funds	Flexible grant program awarded to City on a formula basis for affordable housing activities.	▪ Acquisition ▪ Rehabilitation ▪ Home Buyer Assistance ▪ New Construction
Emergency Shelter Grants (ESG)	Grants awarded to implement a broad range of activities that serve homeless persons in the City.	▪ Shelter Construction ▪ Shelter Operation ▪ Social Services ▪ Homeless Prevention
Housing Opportunities for Persons with AIDS (HOPWA)	Funds for housing development and related support services for low-income persons with HIV/AIDS and their families. HOPWA funds are provided to the Community Housing and Shelter Services for use in communities throughout the County.	▪ Acquisition ▪ Rehabilitation ▪ New Construction ▪ Housing-related Services
Section 8 Rental Assistance Program	Rental assistance payments to owners of private market rate units on behalf of very low-income tenants. Section 8 program is administered by the Stanislaus County Housing Authority.	▪ Rental Assistance

Table 4-6
Financial Resources for Housing Activities

Program Name	Description	Eligible Activities
Mortgage Credit Certificate Program	Income tax credits available to first-time homebuyers to buy new or existing single-family housing. Certificates are made available through the Stanislaus County Housing Authority.	▪ Home Buyer Assistance
Low-income Housing Tax Credit (LIHTC)	Tax credits are available to persons and corporations that invest in rental housing for lower income households. Proceeds from the sale of the credits are typically used to create housing.	▪ New Construction ▪ Acquisition ▪ Rehabilitation ▪ Historic Preservation
Shelter Plus Care Program	Rental assistance that is tenant-based, project-based, or sponsor-based to maximize independence for disabled homeless persons. Funds to support the provision of permanent housing and supportive services for the homeless.	▪ Rental Assistance ▪ New Construction ▪ Support Services
2. State Programs		
California Housing Finance Agency (CHFA) Rental Housing Programs	Below market rate financing offered to builders and developers of multi-family and elderly rental housing. Tax exempt bonds provide below-market mortgages.	▪ New Construction ▪ Rehabilitation ▪ Acquisition
California Housing Finance Agency (CHFA) Home Mortgage Purchase Program	CHFA sells tax-exempt bonds to make below-market loans to first-time buyers. Program operates through participating lenders who originate loans for CHFA.	▪ Home Buyer Assistance
Proposition 46 Housing Funds	California voters approved a \$2.1 billion bond to address the State's affordable housing crisis. According to HCD, the housing bond will create up to 22,000 permanently affordable homes for rent; enable more than 65,000 families to purchase their own homes; provide housing assistance for 12,000 to 24,000 farmworker families; and underwrite 20 million shelter bed days for homeless people. These bond funds will be available on a competitive basis and represent a major opportunity to leverage local monies for affordable housing.	▪ New construction/acquisition ▪ Homebuyer assistance ▪ Supportive assistance ▪ Farmworker housing

Table 4-6
Financial Resources for Housing Activities

Program Name	Description	Eligible Activities
Jobs-Housing Balance Grant	The Jobs Housing Balance Incentive Grant (JHB) awards production of residential units by permit activity that exceeded the threshold as established in the guidelines.	Capital asset project, service, or other local need determined by the recipient to be in the community's best interest
Downtown Rebound	Funding to facilitate infill development and conversion of commercial buildings for "live-work" spaces.	- Rehabilitation - Conversion
3. Local Programs		
Redevelopment Housing Set-Aside Funds	State law requires that 20% of Redevelopment Agency funds be set aside for a wide range of affordable housing activities.	- Acquisition - Rehabilitation - New Construction
Single-Family Mortgage Revenue Bond	Issue mortgage revenue bonds to support the development and improvement of affordable single-family homes to qualified households.	- New Construction - Rehabilitation - Acquisition
Multi-Family Mortgage Revenue Bond	Issue mortgage revenue bonds to support the development and improvement of affordable multi-family homes to qualified households.	- New Construction - Rehabilitation - Acquisition
4. Private Resources/Financing Programs		
Federal National Mortgage Association (Fannie Mae)	Fixed rate mortgages issued by private mortgage insurers.	Home Buyer Assistance
	Mortgages which fund the purchase and rehabilitation of a home.	- Home Buyer Assistance - Rehabilitation
	Low Down-Payment Mortgages for Single-Family Homes in under served low-income and minority cities.	Home Buyer Assistance
California Community Reinvestment Corporation (CCRC)	Non-profit mortgage banking consortium designed to provide long term debt financing for affordable rental housing. Non-profit and for profit developers contact member banks.	- New Construction - Rehabilitation - Acquisition
Federal Home Loan Bank Affordable Housing Program	Direct subsidies to non-profit and for profit developers & public agencies for affordable low-income ownership and rental projects.	New Construction
Freddie Mac	Provides first and second mortgages that include rehabilitation loan. City provides gap financing for rehabilitation component. Households earning up to 80% MFI qualify.	Home Buyer Assistance

C. ADMINISTRATIVE RESOURCES

Non-profit agencies that are involved in housing development represent a substantial resource for the provision of affordable units in a community. Nonprofit ownership helps assure that these housing units will remain as low-income housing. Described below are major public and non-profit agencies that have been involved in affordable housing activities throughout Modesto. These agencies/organizations play important roles in the production, improvement, preservation, and management of affordable housing.

City of Modesto

The City maintains overall responsibility for the development of housing and community development plans, policies, and strategies, including the City's Housing Element and the Consolidated Plan. In addition, various City departments implement programs designed to increase and maintain affordable housing; expand economic and social opportunities for lower income, homeless and special needs populations; and revitalize declining neighborhoods.

Community and Economic Development Department

The Community and Economic Development Department is responsible for both long-range and current planning of development in the City. The Department plans for, encourages and facilitates private investment in the community by coordinating those municipal activities that affect such investment. The Department is comprised of three divisions: Business Development Office; Building and Development Services; and Planning.

Planning Division provides effective planning to manage growth and change in a manner that avoids unsightly and leapfrog development, rapid urban sprawl into prime agricultural land, destruction of environmentally sensitive areas, and unfunded infrastructure needs. The Division provides professional planning knowledge and research to the public hearing bodies of the City on both zoning and land use matters. Public hearing bodies for planning entitlements within Modesto's include City Council, Planning Commission, and Board of Zoning Adjustment. The Planning Division is responsible for the development and implementation of the General Plan, including the Housing Element, as well as other development-related plans such as specific plans and urban growth reviews.

The Building and Development Services Division carries out building inspection and code enforcement activities designed to ensure the safety of the City's housing stock. Significant resources of the division are utilized in conjunction with the maintenance and rehabilitation of low-income properties, in accordance with numerous City assistance programs. In addition, the division helps implement and educate community members regarding the City's weatherization, emergency home repair, and energy conservation programs.



Redevelopment Agency

The Redevelopment Agency supports and provides resources for affordable housing development for all areas of the City. In accordance with State law, the Redevelopment Agency reserves 20 percent of its annual tax increment revenues for the support of affordable housing projects. RDA resources are used to support the maintenance and expansion of affordable homeownership and multi-family rental opportunities within the redevelopment areas. These funds may be pooled with other resources to maximize efficient use of available funds, depending on project needs and the funding status of other programs.

Parks and Neighborhood Services Department

The Parks and Neighborhood Services Department is responsible for administering the City's housing assistance programs, including the first-time homebuyer and rehabilitation programs. The Department also administers the CDBG, HOME, and ESG funds for housing and supportive services.

Housing Authority of Stanislaus County

The Stanislaus County Housing Authority plays a major role in supporting and implementing the City's housing programs. The Housing Authority is responsible for the County's public housing and rental assistance programs (e.g. Section 8 certificates and vouchers, mortgage credit certificates), operates rental housing rehabilitation programs for several jurisdictions, and is the sponsor for selected affordable housing projects. The Housing Authority retains ongoing responsibility for management of its facilities serving the homeless and other special needs groups.

Habitat for Humanity

Habitat for Humanity is a non-profit agency dedicated to building affordable housing and rehabilitating homes to provide affordable homeownership opportunities for lower income families. Habitat builds and repairs homes with the help of public funds, private donations, volunteers, and partner families. Habitat homes are sold to partner families at no profit with affordable, no-interest loans. Volunteers, churches, businesses, and other groups provide most of the labor for the homes. Habitat is active in pursuing sites for residential development to aid low-income families.

Community Housing and Shelter Services

Community Housing and Shelter Services (CHSS) is a non-profit agency that assists the homeless and lower-income residents through provision of transitional and shelter facilities, various housing assistance programs, information and education programs, and community outreach. CHSS maintains and runs several transitional housing facilities, including Laura's House and the Samaritan House. CHSS receives funding from multiple HUD programs, including HOPWA, ESG, and CDBG in providing its services.

Disability Resource Agency for Independent Living

Disability Resource Agency for Independent Living (DRAIL) provides information, education, and advocacy on accessible and low-income housing and maintains a current housing list for renters. DRAIL staff assists low-income persons with disabilities with their Homeowner's and Renter's Tax Assistance forms. This agency also provides information on City and County programs designed to assist low-income residents.

Gospel Mission

This privately funded and faith-based shelter is located on a two-block campus including seven buildings on Yosemite Boulevard. The Gospel Mission provides 225 beds to single women, single men, and single adults with children. The Mission serves 150,000 meals per year to clients and to the general public. Two thousand people are served by the Mission each year.

Project Sentinel

Project Sentinel serves as the fair housing provider for residents of Modesto. This agency provides information and education on fair housing laws, actively addressing issues of housing discrimination. In addition to education programs, Project Sentinel also offers landlord/tenant mediation, referrals on various housing issues, and support for other agencies in ensuring provision of affordable housing for all segments of the population.

Stanislaus County Housing Support Services Collaborative

This consortium of area fair housing providers, service providers, non-profit developers, government agencies, homeless advocates, veterans, and others advocates the provision of affordable, safe, and decent housing in Modesto. The goal for the SCHSSC is to develop a viable working Continuum of Care Plan. The SCHSSC is committed to working collaboratively on identifying needs and service gaps.

Stanislaus County Affordable Housing Corporation (STANCO)

STANCO has two transitional houses within Stanislaus County: one located on Maze Boulevard that provides three units, and the second located on Powell, providing one unit. STANCO works with CHSS for operation of its facilities, as well as future development plans for care facilities.

Salvation Army

In January of 2004, the City Council declared a “Shelter Crisis” under California Government Code Section 8698 (d) and a temporary emergency shelter was immediately established at 320 Ninth Street. This declaration allowed the City to suspend certain development standards and development code requirements that were non-safety in nature. This emergency shelter facility was remodeled and furnished over a four-week period with City coordination and much community participation. The Salvation Army elected to operate the shelter during the emergency period. The shelter accommodates 50 adults.

D. OPPORTUNITIES FOR ENERGY CONSERVATION

Utility-related costs can directly impact the affordability of housing in Northern California, particularly in light of the 2002 energy crisis. Title 24 of the California Administrative Code sets forth mandatory energy standards for new development and requires adoption of an “energy budget.” In turn, the home-building industry must comply with these standards, while localities are responsible for enforcing the energy conservation regulations.

The following are among the alternative ways to meet these energy standards.

- *Alternative 1:* The passive solar approach which requires proper solar orientation, appropriate levels of thermal mass, south-facing windows, and moderate insulation levels.
- *Alternative 2:* Generally requires higher levels of insulation than Alternative 1, but has no thermal mass or window-orientation requirements.
- *Alternative 3:* Also is without passive solar design but requires active solar water heating in exchange for less stringent insulation and/or glazing requirements.

Additional energy conservation measures include: (1) locating the home on the northern portion of the sunniest location of the site; (2) designing the structure to admit the maximum amount of sunlight into the building and to reduce exposure to extreme weather conditions; (3) locating indoor areas of maximum usage along the south face of the building and placing corridors, closets, laundry rooms, power core, and garages along the north face; and (4) making the main entrance a small enclosed space that creates an air lock between the

building and its exterior; orienting the entrance away from winds; or using a windbreak to reduce the wind velocity against the entrance.

Utility companies serving the City offer various programs to promote the efficient use of energy and assist lower income customers. These programs are discussed below.

Pacific Gas & Electric

Pacific Gas & Electric (PG&E) provides natural gas services to Modesto residents. The company offers a variety of energy conservation services to residents, and PG&E also participates in several other energy assistance programs for lower income households which help qualified homeowners and renters conserve energy and control costs. These include the California Alternate Rates for Energy (CARE) Program and the Relief for Energy Assistance through Community Help (REACH) Program.

The California Alternate Rates for Energy Program (CARE) provides a 15 percent monthly discount on gas and electric rates to income-qualified households, certain non-profits, facilities housing agricultural employees, homeless shelters, hospices, and other qualified non-profit group living facilities.

The REACH Program provides one-time energy assistance to customers who have no other way to pay their energy bill. The intent of REACH is to assist low-income customers, particularly the elderly, disabled, sick, working poor, and the unemployed, who experience severe hardships and are unable to pay for their necessary energy needs.

In addition, the State Department of Health and Human Services funds the Home Energy Assistance Program (HEAP). Under this program, eligible low-income persons, via local governmental and non-profit organizations, can receive financial assistance to offset the costs of heating and/or cooling dwellings.

Modesto Irrigation District

The Modesto Irrigation District (MID) provides electricity in Modesto. MID also offers energy conservation programs, including the CARE Service Program that provides a 20 percent discount to households that are below MID income limits.

Turlock Irrigation District

The Turlock Irrigation District (TID) providing electric power to the portion of Modesto south of the Tuolumne River. TID offers the We Care program, which provides a 15 percent discount for the first 800 kWh of usage to income-qualified households. This program is administered by the Salvation Army.

REVIEW OF 1992 HOUSING ELEMENT PERFORMANCE

A. PURPOSE

In developing a housing strategy for the City, it is important to begin by reviewing the actions and approaches the City has utilized in the past. In addition to meeting a requirement of State law, an analysis of the past actions provides a beginning framework of what approaches, policies, and programs have been successful in helping meet the City's housing goals. This review will help ensure that the past accomplishments and lessons learned are reflected in future policy, and that new approaches are formed and implemented in areas of concern.

The City last prepared a comprehensive update of the Housing Element in 1992. This Element was re-adopted by the City in 1997 and has served as the City's housing policy for the past ten years. In assessing the ability of the policies and programs to accomplish the goals set forth in the 1992 Element, a variety of methods are used. While many of the programs had quantified targets established, many others were left open regarding their anticipated productivity. With unquantified programs, the assessment of relative success will be based on the individual program's contribution to the overall goal. All assessments will be for the time period in which the document was in effect; 1992-2002.¹ The most recent information available was used for analysis of each program.

This paper is an assessment of the performance of the City's 1992 Housing Element, based on its adopted goals, policies, and programs. Included in this section is a summary of each program and policy adopted to meet the stated housing goals, and an analysis of the relative successes and failures of each. The analysis concludes with a discussion regarding the usefulness and continued appropriateness of the individual programs for the 2003-2008 housing element period. The review is based on the three adopted goals of the 1992 Housing Element.

- A. Match housing supply with need
- B. Maximize housing choice throughout the community
- C. Provide safe and decent housing

¹ Some programs and policies were discontinued, consolidated, or replaced before 2002. In these cases, the assessment will be based on the period in which the program or policy remained in effect.

B. ASSESSMENT OF GOALS

Match Housing Supply with Need

In the 1992 Housing Element, the City adopted four policies directed at accomplishing the goal of providing a sufficient amount and type of housing for the anticipated needs of the residents of Modesto. These policies laid out a direction for the implementation programs. The policies focus on providing housing for residents of all income ranges, ensuring incremental ranges in housing to allow for step-up buying opportunities, and focusing on the needs of the disadvantaged in creating housing choice.

The Stanislaus Council of Governments (StanCOG) assigned a Regional Housing Needs Assessment (RHNA) for the period of 1990-1997 for all communities in Stanislaus County. This assessment provided a total number of anticipated units needed to accommodate growth within Modesto during this time frame. The RHNA determined that the City needed to produce 11,688 new residential units in the 7.5 year housing cycle.

Because of the recession of the mid-1990s, budget from the State for local councils of governments to develop the RHNA for the 1997-2002 cycle was eliminated and special legislation was adopted to suspense the housing element update process. As such, local jurisdictions were given an extended period of time to fulfill the previous RHNA. Housing units developed between July 1, 1992 and December 2000 can count toward the RHNA for the 1992 housing element.

Based on building permit data, 5,932 units were constructed during this time frame. A variety of reasons contributed to the City's lower housing production than the RHNA allocation. The major reasons include:

- The recession of the mid-1990s slowed residential development throughout the Central Valley and the State of California.
- Population growth in the City was well below the expected increases established by the State of California. The California Department of Finance, which provides population projections used in the needs determination, estimated a 2000 population for the City of 244,850. The actual 2000 U.S. Census population for the City was 188,856.

The reduction in anticipated population growth and the recession of the mid 1990s resulted in a significantly lower than expected amount of housing production both in the City of Modesto and throughout the Central Valley. Table 5-1 shows the total housing production from 1992-2000 and the corresponding goal for production.

Table 5-1
Housing Production from 1992-2000

Year(s)	Units Produced	Goal	% of Goal Produced
1992-1997	2,242	n/a	19%
1998-2000	3,690	n/a	32%
Total	5,932	11,688	51%

Housing production has increased dramatically in the past three years due to a number of factors, including a significant influx of Bay-area residents, expanded economic development within the City and the region, and the other factors.

Program Analysis

The City adopted and implemented 27 programs to meet the goal of matching housing supply with housing need. These included various investment and rehabilitation activities within the Redevelopment Agency, establishment of housing funds, use of HOME, CDBG, and other federal funds, and partnerships with non-governmental organizations throughout the County. A full listing of the programs and their accomplishments can be found at the end of this chapter in Table 1-2 Housing Accomplishments Table. The highlights of the accomplishments and programs are as follows:



- Federal funds such as Community Development Block Grants and HOME funds, as well as local funds such as Redevelopment Set-Aside funds, have been instrumental in providing financing for low- and very low-income housing projects. Federal Low-Income Housing Tax Credits (LIHTC) have also provided a significant source of financing for new housing projects, being used for the development of 263 low-income units in the City since 1992. Redevelopment Set-Aside funds have helped create or rehabilitate 296 units since 1992.



- The First-time Homebuyer Program has utilized all of its funds each year providing downpayment assistance since its adoption in 1995. Over the past seven years, it has helped 268 Modesto households become first-time homeowners.



- Countywide programs, such as the Section 8 Voucher Program and the Mortgage Credit Certificate Program, have provided rental and ownership assistance to 1,167 households throughout Stanislaus County since 1992. No exact figures are available for the City of Modesto, but it is estimated that more than half of the assistance from the programs occurs in Modesto.
- A community-wide housing group, the Stanislaus Housing and Support Services Collaborative, was formed in 2000 to coordinate and discuss activities among the various housing providers and advocates in the City. The meetings of this group have resulted in increased knowledge and information sharing among the groups, and promoted the City's goal of improving referral accuracy among groups.

Maximize Housing Choice throughout the Community

The second goal of the City in the 1992 Housing Element was to maximize the choice of housing and housing opportunities for residents throughout the community. Four policies were adopted in the Element to direct programs to achieve this goal. These goals directed the housing policy to:

- Promote equal opportunity for all residents to reside in the housing of their choice.
- Continue to make a strong commitment to the issue of fair housing practices, as well as ensure that fair housing opportunities prevail for all citizens.
- Work to establish programs to assist in the removal of constraints to the production of housing, where feasible.
- Work to promote energy conservation activities in all residential neighborhoods.

Program Analysis

Establishing and maintaining diverse neighborhoods with a mix of housing types and affordability was the approach taken to realize this goal. The City made several important policy decisions to further this aim, including establishing 24 Comprehensive Planning Districts to allow for planning of each area of town in a coordinated manner, establishment of numerous policies to promote affordable and multi-family development in Village One (a traditionally moderate and upper income single-family area), and prioritized use of federal and local funds to help balance housing choices throughout the community.

The Housing Element has had mixed results with regard to this goal. Major accomplishments during the cycle include improving coordination between the City and fair housing providers, establishment of energy conservation programs to improve efficiency within homes and reduce costs to homeowners, and adopt numerous policies, ordinances, and resolutions aimed at removing barriers to housing production within the City. While these areas of the Element have shown positive results, there have been areas which have failed to produce the desired outcomes. Rising housing costs have led to a lack of choice among housing, especially in recent years and in lower income brackets. There remain significant economic disparities in housing costs in some areas of the City. Finally there has been a lack of affordable housing produced in targeted areas, especially in Village One.

Many of the programs and ordinances adopted to achieve this goal have had positive results, while some have been neutral or negative in effect. City policy has evolved over the past 10 years, often in an attempt to accomplish one goal at the expense of another. The mixed results of the programs for this goal are due largely to the mutual incompatibility of some policies and the need of the City to prioritize total housing production over diversity within particular areas.

The highlights of the accomplishments and programs are as follows:

- The City has revised and maintained clauses in the zoning ordinance to allow for a variety of housing options within single-family districts, including provisions to allow for second units and manufactured housing to be created in all single-family zones. Consistent with State law, these activities help allow for more diversity within neighborhoods and promote improved housing choice.
- City support of groups such as Project Sentinel (Fair Housing Agency), the Human Relations Commission, and SHSS Collaborative (as referred to under Goal 1) has strengthened the City's commitment to fair housing and reducing discrimination within Modesto.
- The Multi-family Developer Incentive Program, which uses deferrals and exemptions of Capital Facilities Fees to encourage development of multi-family housing, has provided more than \$800,000 in financial incentives to developers since 1992. The program has helped add 334 new multi-family units to the City's housing stock during this span, and represents one of the most successful City programs for promoting housing choice within the community.
- The City's Housing Program Office, as well as utility providers in the area, provides no-cost or low-cost weatherization for homes within the City. The City provides this service as part of several programs, including the Emergency Home Rehabilitation Program and the Disabled Access Assistance Program. The programs are marketed through brochures and by staff at neighborhood meetings.

Provide Safe and Decent Housing

The third goal of the City in the 1992 Housing Element was to ensure that housing within the community was both safe and decent. Three policies were adopted in the Element to direct programs to achieve this goal. These goals directed the housing policy to:

- Maintain a supply of safe, decent and sound affordable housing in the City of Modesto through the conservation and rehabilitation of the City's existing housing stock.
- Focus the use of City resources for housing rehabilitation and assist housing in those neighborhoods and residents having the greatest need for housing assistance.
- The City should make a maximum effort to preserve, of its lower-income households, the units in assisted housing developments that are at risk of converting to market rate uses.

Program Analysis

Rehabilitation and improvement of existing housing stock is vital to the goal of providing safe and decent housing within the community. To this end, the City has adopted a variety of programs and actions aimed at improving the quality of both individual homes and entire neighborhoods, focusing not only on safety and health issues, but also aesthetic and maintenance concerns. Targeted rehabilitation programs have helped hundreds of households make emergency repairs, improve dilapidated and unsafe houses, and establish neighborhood identity in older areas of town.

Between 1992 and 2002, the various rehabilitation and assistance programs of the City have helped improve more than 500 properties. The highlights of the accomplishments and programs are as follows:

- The City currently operates a Housing Maintenance Program, which provides grants to repair and improve all properties within a designated neighborhood. This program addresses the issue of deteriorating neighborhood quality and identity by ensuring that all homes along a particular street or within a geographic area receive assistance for improving the property. This program has made grants for the improvement of 353 homes since 1992.
- The City created the Emergency Home Repair Program (formerly the Home Emergency Loan Program) to assist low-income residents in making necessary emergency repairs for safety and health. This program has provided assistance in the form of loans and grants to 106 households since 1992.
- Market rate housing is a large component of the City's goal to provide a sufficient amount and quality of safe and decent housing. Based on averages from the previous decade, it was assumed in the 1992 Housing Element that an average of 1,000 units per year would be produced independent of subsidy or action by the City. The recession of the early 1990s dramatically slowed residential construction, and it was

not until 1998 that the City first achieved 1,000 units constructed in a single calendar year. In all, 6,733 units were produced in the ten-year span, an average of 673 units per year of market rate construction.

C. ASSESSMENT OF PROGRAMS

The following pages contain the Housing Accomplishments Table, a summary of each of the programs and policies enacted by the City in the 1992 Housing Element, a summary of the accomplishments of each program, and a brief discussion of its continued relevance or usefulness to the City's housing goals. The information in the table comes from a variety of sources, including data from Census 2000, program and implementation information from the Community Development Department, Parks, Recreation, and Neighborhoods Department, Development Services Department, Public Works Department, and a host of community service providers within the community.

The results shown in Table 5-2 are an indication of the relative success of each program in meeting its overarching goal. Reasons for the successes or failures of particular programs are provided when known and applicable.

Table 5-2
Housing Accomplishments since 1992

Housing Program	Program Action/Objective	Accomplishment/Continued Appropriateness
GOAL 1: MATCH HOUSING SUPPLY WITH NEED		
Policy 1a Establish and/or support programs to supply below market housing for very-low, low- and moderate-income households, as well as market rate housing.		
1a.1	<u>Affordable Housing Catalog</u> Program Description – Existing: Aggressively explore the variety of potential financial housing assistance programs from both the public and private sector to provide more affordable housing units. Update the Village One Affordable Housing Catalog (A.H.C.); which highlights all available local, state, federal and private affordable housing programs; to include citywide programs for new housing as well as programs that assist in the conservation and/or rehabilitation of existing housing. This catalog should include ways to leverage additional funds to provide an even greater number of affordable housing units.	The City has been actively exploring and utilizing a variety of financial and housing assistance programs, including grant funding, federal, state, and local assistance programs, coordination with developers, use of redevelopment funds, and other mechanisms to support affordable housing goals. Funding sources utilized include CDBG, HOME, RDA Set-Aside, and Mortgage Revenue Bonds. The Village One A.H.C. has not been updated, and has not served as a primary tool for encouraging affordable housing in Modesto.

Table 5-2
Housing Accomplishments since 1992

Housing Program	Program Action/Objective	Accomplishment/Continued Appropriateness
1a.2	<u>Citywide Housing Trust Fund</u> Program Description – New: The City shall seek to establish a Citywide Housing Trust Fund whose purpose would be to provide financial support to various housing programs, and to increase the supply of housing affordable to very-low, low- and moderate-income households. The Housing Trust Fund should also seek to improve the neighborhoods and housing conditions of the City's residents who are at or below 80% of the area median income, as established by HUD.	The City has in past years combined various funding sources, including HOME and Low-Moderate Set-Aside funds, in order to increase affordable housing opportunities. While this is not currently in operation, the establishment of such a fund may again prove useful in the future, and this program should continue to be considered for use. The Updated Housing Element will address the continued appropriateness of this program.
1a.3	<u>Community Housing Coalition</u> Program Description – New: Consider the establishment of a local community housing coalition that may include the following: Realtors, developers, business leaders, environmentalists, low-income housing producers and social service providers. This coalition could meet on a semi-annual basis to discuss and exchange information on successful affordable housing programs that can be implemented on a community-wide basis.	A community housing coalition, the Stanislaus Housing and Support Services Collaborative, was formed in 2000 to address housing issues within the entire County. This group holds monthly meetings, with representation by more than 40 involved agencies, to discuss housing policy, homelessness issues, and coordination within the County.
1a.4	<u>Community Reinvestment Act</u> Program Description – New: The City shall seek to establish a program to work with local Community Reinvestment Act lenders. This program could be the development of a resource list for interested developers/builders, as well as commercial lenders interested in funding construction loans for low-income housing. As a result of the passage of the Community Reinvestment Act, many commercial lenders have developed an interest in funding low-income projects, within their local community.	Modesto does not currently monitor the affordable housing lending activities of local financial institutions under the Community Reinvestment Act. CRA monitoring is done at the national level by the Office of the Comptroller of the Currency, under the U.S. Department of the Treasury. Establishing programs with high ranking CRA lenders will continue to be a program priority for the City. As part of the City's Housing Element Update, the City will evaluate the availability of mortgage lending and top lenders in the community using the Home Mortgage Disclosure Act (HMDA) data.

Table 5-2
Housing Accomplishments since 1992

Housing Program	Program Action/Objective	Accomplishment/Continued Appropriateness
1a.5	<u>Comprehensive Housing Affordability Strategy (CHAS)</u> Program Description – New: HUD requires communities to develop a CHAS in order to apply for certain housing assistance programs. 1991 was the first year in which CHAS was required. The development of the 1992 CHAS shall be consistent and reflect the policies and programs of the Housing Element. Preparation of a CHAS acts as a jurisdictions' "notice of intent" to participate in applying for program funding offered by HUD.	The City prepared its final CHAS shortly after the 1992 Housing Element was adopted. The CHAS was replaced in 1993 by HUD with the Consolidated Plan, which has a broader scope and better summarizes housing activities and approaches. Modesto has prepared the 2000-2005 Consolidated Plan consistent with the adopted Housing Element for HUD funding purposes.
1a.6	<u>Density Bonus</u> Program Description – Existing: Continue to grant density bonuses for the provision of affordable housing units as required by state law. The units shall remain affordable for a minimum of 10 years. For those granted additional incentives, the units must remain affordable for 30 years.	The City continues to offer density bonuses to developers of affordable and senior housing, as required by Government Code section 65915. Municipal Code section 10-3.103 provides density bonuses for all developers meeting the minimum requirements of the City. One project in the City has received a density bonus during the previous housing cycle. Projects meeting the minimum requirements must remain affordable for a minimum of 10 years, while projects receiving incentives beyond the minimum bonus must remain affordable for at least 30 years. The City will continue to comply with the State density bonus provisions.
1a.7	<u>Land Banking</u> Program Description – New: The City shall work toward establishing a land banking program for very-low, low- and moderate-income housing. In this program, the City's Nonprofit Housing Corporation, or Redevelopment Agency would purchase land for affordable housing where there is a reasonable expectation that development will occur there in the short-term future. (The establishment of a Citywide Nonprofit Housing Corporation is listed under Program 1a.10.)	The City has utilized land banking once in its provision and support of affordable housing. Several lots in the airport neighborhood were acquired by the City and made available to the affordable housing developer DLA. These lots were not developed by DLA for financial reasons. The City will continue to consider use of land banking for promoting affordable housing opportunities. HOME regulations allow for holding of land for no more than two years, so careful consideration of what funding sources are used in the land banking program is essential to the success of the program.

Table 5-2
Housing Accomplishments since 1992

Housing Program	Program Action/Objective	Accomplishment/Continued Appropriateness
1a.8	<u>Low- and Moderate-Income Housing Fund</u> Program Description – Existing: State law (AB265) required all redevelopment project areas in the state to set aside 20% of tax increment revenues for increasing and improving the community's supply of low- and moderate-income housing. Furthermore, Chapter 1140, Statutes of 1989 amended the Housing Element Law to require the housing program of an Element to include a description of the use of monies in the Redevelopment Agency's Low- and Moderate-Income Housing Fund. This fund was established with the adoption of an expanded project area in 1991. It is estimated that over the next five years there will be one million dollars accumulated in this fund. It has not yet been determined how these funds will be used. However, this Housing Element proposed several programs (e.g. 1a.11, 1a.13 and 1b.3) that could assist the Redevelopment Agency in increasing and improving the community's supply of low- and moderate-income housing.	The Redevelopment Agency sets aside 20% of tax increment financing revenue for use in the Low and Moderate Income Housing Fund. Until late in 2000, the Low-Moderate Income Housing Fund was combined with HOME funds for use on low-income housing projects throughout the City. These funds were fully expended each year. Since 2000, the Redevelopment Agency has been pooling monies in the fund to promote a coordinated downtown development project with a substantial amount of low-income housing. These funds are expected to be distributed in 2003.
1a.9	<u>Multi-Family Mortgage Revenue Bonds (MFMRB's)</u> Program Description – Existing: Continue to participate in mortgage revenue bond programs when market conditions stimulate developer participation. MFMRB's provide tax-exempt low-cost financing to developers of projects who provide a portion of rental units at rents affordable to lower income households.	The City has issued one new Multi-Family Mortgage Revenue Bond during the most recent housing cycle for the production of multi-family housing, financing \$2.2 million of the Shadowbrook Apartments in 2001.
1a.10	<u>Nonprofit Housing Development Corporation</u> Program Description – New: Establishment of a Nonprofit Housing Development Corporation to promote, assist and or sponsor housing developments in the City of Modesto for lower income families. The City will establish a Nonprofit Housing Development Corporation. The City will develop a citywide publicly-assisted program to be administered by the nonprofit. This present program does not prohibit the City from working with STANCO or other nonprofit housing agencies, nor does it require the creation of a new agency. When this program is implemented, the most effective agency structure will be determined at that time.	STANCO is currently the only local nonprofit housing development corporation located in Modesto. The City has provided support to STANCO and DLA (a now-defunct low-income developer) during the previous housing cycle through land dedication and financial assistance. The City continues to seek out new groups interested in forming a nonprofit housing development corporation, and will continue its support of all groups working towards affordable housing goals.

Table 5-2
Housing Accomplishments since 1992

Housing Program	Program Action/Objective	Accomplishment/Continued Appropriateness
1a.11	<u>Relocation Assistance Program</u> Program Description – Existing: This program assists residents who may need relocation assistance because of the Redevelopment Agency actions. If relocation is necessary, this program helps to minimize relocation as much as possible by implementing the Agency's relocation guidelines.	The City has adopted a relocation assistance ordinance as part of the Implementation Plan. Due to a lack of displacement activity by the Redevelopment Agency, no action has been taken under the program. The City will continue to comply with the relocation assistance ordinance should future redevelopment activities result in displacement of existing residents.
1a.12	<u>Section 8 Certificate Program</u> Program Description – Existing: Under this program, eligible participants pay a maximum of 30 percent of their income for rent. The program then pays the difference between the rent the participants pay and total (market rate) rent of the unit.	The Stanislaus County Housing Authority has a current total of 3,995 Section 8 vouchers allocated to residents of the County, as of October 2002. In addition, there is a long waiting list for these vouchers. Overall, this program is very successful in assisting very low-income households in obtaining affordable housing. The City will continue to participate in this program to expand affordable housing opportunities for City residents.
1a.13	<u>Support Nonprofit Housing Sponsors</u> Program Description – Existing: Support nonprofit corporations such as the Stanislaus County Affordable Housing Corporation in their efforts to make housing more affordable to lower- and moderate-income households.	The City has assisted STANCO and DLA with CHDO (Community Housing Development Organization) grants, developed partnerships for affordable housing projects, and provided assistance for the Housing Authority of the County of Stanislaus, Habitat for Humanity, Community Housing and Shelter Services, the Children's Crisis Center, Hutton House, and the Haven.
1a.14	<u>Very-low Income Renters Assistance Program</u> Program Description – New: Establish a Renters Assistance Program to assist very-low income households seeking new rental housing in Village One. Possible very-low-income households needing assistance: senior citizens (Senior housing will be provided in the Village Center, as described in the Village One Specific Plan). If this program proves successful, consideration will be made to establish a program of this nature citywide.	The City has not adopted a Renters Assistance Program in Village One. There have been no affordable housing projects completed or approved in the Village One planning area during the previous housing cycle, thus there has not been a need to utilize such a program. Renter's Assistance is provided by CHSS for renters throughout the City, including for potential future developments in Village One.

Table 5-2
Housing Accomplishments since 1992

Housing Program	Program Action/Objective	Accomplishment/Continued Appropriateness
1a.15	<u>Village One Housing Trust Fund/Equity Sharing Program</u> Program Description – New: The City shall draft and adopt an ordinance establishing a Housing Trust Fund/Equity Sharing Program, which will be supported by a developer fee based on single family homes built in excess of 800 square feet. This program will assist eligible low- and moderate-income households with “gap financing”, with the City taking equity share in the home. The funds collected from the Equity Sharing Program will go into the Housing Trust Fund. The program represents the best utilization of local resources and was developed by the Village One Affordable Housing Task Force. In addition, should State or Federal government funds become available; the City will consider applying for these funds to assist in the implementation of this program.	A Housing Trust Fund was proposed and authorized for the Equity Sharing Program in Village One. However, the fund and program were eliminated by the City Council in the mid 1990s during the recession and housing construction slow-down in Modesto. The intent of the Council in eliminating the program was to remove a regulatory barrier to housing to facilitate new construction of housing units
1a.16	<u>HOME Consortium Program</u> Program Description – New: The City of Modesto will explore participating in the formation of a Consortium for the purpose of seeking increased federal funding under the HOME program. The formation of the Consortium should include other incorporated cities and the County, along with the Stanislaus County Housing Authority. It is assumed that this Consortium could potentially increase the entitlement funding for all members, including the City.	The County of Stanislaus, along with the cities of Modesto and Turlock, entered into talks to form a HOME Consortium in the early 1990s. A Consortium was formed, but the City of Modesto elected not to participate. Since then, the City has become an entitlement jurisdiction under the HOME Program. This status offers the City much greater local control over the program and therefore the City is not likely to join the consortium in the near future.
Policy 1b Work to supply housing for the unmet needs of lower income special needs groups, including the disabled, elderly, homeless and large families (families with five or more persons).		
1b.1	<u>Federal Low-Income Tax Credits</u> Program Description – Existing, but limited source of funding: Encourage the use of Federal Tax credits for the production of low-income housing. City staff will research the use of Federal Tax Credits and request application packets from the Mortgage Bond Allocation Committee; prepare an information summary to inform prospective users of the program.	There have been a number of successful projects in the City of Modesto which utilized LIHTCs. Woodstone Apartments, Ashwood Village, Gateway Apartments, and Sherwood Home were all financed in part by these tax credits, and resulted in a total of 262 units. This financing tool is well known in the industry, and the City promotes its use for affordable housing projects.

Table 5-2
Housing Accomplishments since 1992

Housing Program	Program Action/Objective	Accomplishment/Continued Appropriateness
1b.2	<u>Handicapped Accessible Housing</u> Program Description – Existing: The City shall continue to comply with the 1988 Fair Housing Access Act, which requires access requirements for disabled and physically handicapped persons for public and multi-family housing.	The City complies with the 1988 Fair Housing Access Act through building inspections, as well as the Disabled Access Assistance Program. Standards from the Fair Housing Access Act were written into the Uniform Building Code, and are enforced by building inspectors. In addition, as part of this Housing Element Update, the City will assess constraints to the provision of housing for persons with disabilities pursuant to SB 520 (effective January 1, 2002).
1b.3	<u>Single Room Occupancy</u> Program Description – New: The City shall develop an ordinance that will encourage the development of single-room occupancy housing units. These units can serve primarily the lower income tenant, and should be located in close proximity of existing social services, such as within the City's urban transitional zones. Development of this program would include the identification of, and the elimination of, any present development regulations which would preclude construction of single-room occupancy projects.	The City does not have an ordinance specifically endorsing or prohibiting SRO units. There have been no specific development regulations identified as impediments to development of SRO units. The City will encourage the creation of this development type in areas consistent with zoning and general plan designations, specifically in urban transitional areas.
1b.4	<u>Coordination with Agencies Serving the Homeless</u> Program Description – Existing: The City shall continue to work with agencies such as the County Social Services Department, the Community Housing and Shelter Services (CHSS), United Way, and the Modesto Gospel Mission on developing housing and employment programs for the homeless.	A communitywide housing group, the Stanislaus Housing and Support Services Group, was formed in 2000 to coordinate and discuss ideas for addressing homelessness and related housing issues. In addition, the City continues to provide financing and information for each of the homeless service providers in the County, as well as pursuing programs when appropriate.

Table 5-2
Housing Accomplishments since 1992

Housing Program	Program Action/Objective	Accomplishment/Continued Appropriateness
1b.5	<u>State Bond Programs</u> Program Description – New: In general, the City shall seek to secure state bond financed funds, such as Proposition 84 and 107 Bond funds, which provide financing for several affordable housing programs. One such program makes low interest deferred payment loans to public and private developers to develop affordable rental housing. Prop. 107, the “Housing and Homeless Bond Act of 1988”, provides funding for the following: emergency shelters and transitional housing for homeless persons; the development of new rental housing that meets the needs of the elderly and disabled; the purchase and/or rehabilitation of residential hotels; and provides home purchase assistance for first-time homebuyers.	The City has continually applied for all applicable state financing for use in the promotion of affordable housing. This practice will continue in the future. The Parks, Recreation, and Neighborhoods Department monitors funding sources annually to ensure that the City is seeking all available funds. As part of the Housing Element Update, the City will evaluate the potential new state funding sources to generate additional affordable housing.
1b.6	<u>Transitional Housing Program</u> Program Description – Existing: The City shall continue to work with HUD and the Community Housing Shelter Services in providing transitional shelter (single family residences), and counseling services to homeless families.	Transitional housing is provided primarily by Center for Human Services, which operates the Hutton House, Laura’s House, and Samaritan House. The City continues to support the provision of transitional housing by Community Housing and Shelter Services through the use of CDBG funds.
Policy 1c	Work to supply entry level housing as well as “step-up” housing.	
1c.1	<u>First-time Homebuyer Program</u> Program Description – New: Develop a Citywide program to assist first-time homebuyers of low- and moderate-income with down payment assistance. Work with local groups such as the Association of Realtors, Mortgage Lenders Association, Building Industry Association (BIA), Modesto Chamber of Commerce Affordable Housing Task Force, and others to establish a first-time homebuyers program.	Modesto passed Resolution #95-563 in 1995 creating the Down Payment Assistance Program to serve this need. It is funded annually from CDBG allocation, and provides up to \$25,000 in down payment assistance to first-time homebuyers meeting income restrictions. This program has utilized 100% of its funds in each year of operation and assists approximately 33 households annually.
1c.2	<u>Mortgage Credit Certificates</u> Program Description – New: Mortgage Credit Certificates allow first-time homebuyers to take 20 percent of their annual mortgage interest as a dollar-for-dollar tax credit against their federal income tax. Certificates are issued by a local agency (e.g. Housing Authority) and are most applicable for moderate-income households.	The City has partnered with the Housing Authority of County of Stanislaus to provide an unknown number of Mortgage Credit Certificates for the purchase of homes by low and moderate-income residents of Modesto. A total of 216 first-time homebuyers were assisted.

Table 5-2
Housing Accomplishments since 1992

Housing Program	Program Action/Objective	Accomplishment/Continued Appropriateness
1c.3	<u>New Construction: Moderate and Above Moderate Units</u> Program Description – Existing: Past results revealed that private sector residential construction activity produced an estimated 9,155 new moderate- and above moderate-income housing units between 1984-1989. It is expected that the building activity in these income categories will continue, although not as many as in the previous years.	During the previous housing cycle of 1992-2001, the City of Modesto produced 7,192 housing units, an average of 719 per year. The recession of the mid 1990s drastically reduced the number of units constructed in the City, which has only once (2000) had a production year greater than the 1984-1989 average of 1,526 units per year. The majority of the housing units constructed were single-family homes, affordable primarily to moderate and above-moderate income households.
1c.4	<u>Single Family Mortgage Revenue Bonds (SFMRB's)</u> Program Description – Existing: Continue to encourage the participation in Single Family Mortgage Revenue Bond programs, when market conditions stimulate developer participation. SFMRB's provide tax-exempt financing to first-time homebuyers.	No Single-Family Mortgage Revenue Bonds have been issued within the City of Modesto for construction of affordable housing during the most recent housing cycle.
Policy 1d Promote the development of affordable housing on surplus, underused or vacant public lands, where appropriate and where compatible with existing uses.		
1d.1	<u>Identification of Public Surplus Lands</u> Program Description – New: Establish a program to identify and monitor surplus public lands suitable for residential development. The surplus land could possibly be purchased by the city's Nonprofit Housing Corporation or other housing providers to develop affordable housing. The program will consist of a listing of providers as well as other agencies interested in the development of affordable housing.	The Housing Authority purchased land from the City for Brighton Villas, resulting in 11 housing units. Four private parcels in the airport neighborhood were purchased by the City and made available to a local low-income developer. Monitoring of public and private properties suitable for development continues by the City.
GOAL 2: MAXIMIZE HOUSING CHOICE THROUGHOUT THE COMMUNITY		
Policy 2a Promote equal opportunity for all residents to reside in the housing of their choice.		
2a.1	<u>Manufactured Housing</u> Program Description – Existing: Continue to allow manufactured housing/mobile homes in all residential districts provided that it meets the same standards as conventional housing and is placed on a permanent foundation.	Manufactured Housing is allowed in all residential zoning districts as long as it is placed on permanent foundations, consistent with State Law. This will continue to be a policy of the City. While no totals are available for manufactured housing, 148 permits have been issued for mobile homes between 1992 and 2001.

Table 5-2
Housing Accomplishments since 1992

Housing Program	Program Action/Objective	Accomplishment/Continued Appropriateness
2a.2	<u>Second Units/Accessory Units</u> Program Description – Existing: Continue to encourage the use of second units in single family residential areas where additional parking for the second unit is provided, and where the second unit neither adversely affects nor alters the character of the surrounding single-family residence.	Second residential units are allowed in all residential zoning districts with a plot plan, consistent with State law. Development of these units is encouraged by City staff. The City will continue to comply with State law requiring that second residential units be allowed in single-family residential districts.
Policy 2b Continue to make a strong commitment to the issue of fair housing practices, as well as ensure that fair housing opportunities prevail for all City residents regardless of age, sex, religion, ancestry, marital status, family status, income or source of income, race, creed, national origin or disabilities.		
2b.1	<u>Community Housing Resources Board (CHRB)</u> Program Description – Existing: The Federal Department of Housing and Urban Development in conjunction with the Association of Realtors recommends the establishment of a local fair housing education board. This board, appointed by HUD, is comprised of local people in the community interested in fair housing and acts as a referral group.	A HUD appointed Fair Housing Board has not been created in the City. Project Sentinel provides fair housing services and counseling for the community, working to eliminate discrimination based on age, sex, disability, income, and all other protected categories. As part of the City's CSBG and HOME programs, the City offers affirmative marketing of housing choices and works to remove any potential impediments to fair housing choice in the City. In compliance with HUD regulations, the City completed an Analysis of Impediments to Fair Housing Choice in 1996.
2b.2	<u>Human Relations Commission</u> Program Description – Existing: Support the work of the Human Relations Commission, which acts a conduit for fair housing complaints and referral to enforcement agencies. The Commission acts as the first line of referral, in conjunction with the State Department of Fair Employment and Housing. Informational brochures and copies of complaint forms are available throughout the community. The complaint referral process is publicized through the Modesto Bee, the County Library, local schools, and through local housing advocacy groups. The goal of this Commission is to ensure that fair housing opportunities prevail for all City residents.	The City continues to support the Human Relations Commission in its activities to promote fair housing opportunities. This seven-member advisory group meets bi-monthly to promote good human relations in the community. This agency is a valuable tool in promoting fair housing and providing a central agency for issues of human relations in housing.

Table 5-2
Housing Accomplishments since 1992

Housing Program	Program Action/Objective	Accomplishment/Continued Appropriateness
Policy 2c	Work to establish programs to assist in the removal of constraints to the production of housing, where feasible.	
2c.1	<u>Annual Report of General Plan</u> Program Description – New: In accordance with State Law, an annual review of all elements in the General Plan must be reviewed by the City Council. This review must include the progress of the Housing Element in meeting its share of the regional housing needs, along with updates of 1990 Census data, where applicable. In order to fulfill this requirement with regards to the Housing Element, the City will monitor this element yearly to: • check on program implementation • update 1990 Census data in sections (such as Overpayment and Income Figures) After the Annual General Plan Report is reviewed by the City Council, the City will send a copy of this report to the HCD, within 30 days, so that they may review the Housing Element Section. Beyond this review, the City will make any necessary amendments to the General Plan to correct any inconsistencies that are found.	The City Planning Commission has annually assessed the progress and implementation of programs within the General Plan. Staff is in the process of creating the General Plan Annual Report for 2002, which will summarize General Plan programs and information, including the housing element. The findings of this Annual Report will be used in the creation of the 2003 Housing Element Update by City staff, ensuring that the Housing Element maintains consistency with the other elements of the General Plan. The legal requirement to create the Annual Report remains in place, thus the program remains necessary to comply with State Law.
2c.2	<u>Multi-family Developer Incentive Program</u> Program Description – Existing: The Stanislaus County Housing Authority and nonprofit sponsors of housing for very-low-income households are exempt from Capital Facilities Fees (developer fees). For multi-family projects with density bonuses, a certain percentage of the projects must serve very-low or low-income households. For these projects, developer construction fees are levied by deferring payment of Capital Facility Fees with twenty percent required down and five years to pay. Fee waivers or deferrals pertain to only the city's fees and do not refer to school district fees.	The City regularly defers or exempts low-income housing developments from payment of Capital Facilities Fees. The amount of deferral or exemption is determined on an individual case basis, depending on the number of low-income units provided and the financing situation. Between 1992 and 2001, the City exempted fees for 237 units and deferred fees for 97 more, representing \$804,240 of total incentives to low-income housing developers.

Table 5-2
Housing Accomplishments since 1992

Housing Program	Program Action/Objective	Accomplishment/Continued Appropriateness
2c.3	<u>Priority Processing for Affordable Housing Projects</u> Program Description – New: Time is a very important factor in the cost of a housing project. It is especially important to the economic feasibility of very-low, and low-income housing, thus, the City will give such projects priority in application processing. This priority will extend to building inspections carried out during various phases of the construction process. This priority program will be reviewed by the City Attorney to ensure the legality of such a program.	The City complies with the State mandated Permit Streamlining Act, which ensures timely processing of planning development applications. Building permit inspections and review have a minimal turnaround time, thus negating the need for prioritization. Staff has found no extensive delays in the processing of affordable housing projects. Existing laws and practices are sufficient to ensure expedient processing of project applications and permits.
2c.4	<u>Reduction of Parking Standards</u> Program Description – Existing: The City of Modesto allows a reduction in parking standards for senior citizen housing developments. The objective is to match parking standards with need to reduce costs.	The Community Development Department allows a reduction in parking standards for senior housing projects. The amount of reduction is determined on an individual project basis, with cost reduction considered in the determination.
2c.5	<u>Streamline Application Process</u> Program Description – Existing: Continue efforts to streamline and improve the development-review process, as well as eliminate any unnecessary delays and restrictions in the processing of permits for applications and projects submitted.	The City complies with the provisions of the Permit Streamlining Act, which limits the amount of time the City may spend reviewing a project. The City will continue to look for provisions of the development review process which can be improved, as well as remove unnecessary restrictions or delays that are identified within the system.
Policy 2d	Work to promote energy conservation activities in all residential neighborhoods.	
2d.1	<u>Energy Conservation and Efficiency</u> Program Description – Existing: Continue to encourage development and construction standards that encourage energy conservation in residential buildings. The City of Modesto Housing Program Office, and agencies such as P.G.&E., and the Modesto Irrigation District, provide no cost or low-cost weatherization and other energy efficient programs to low-income residential households. Public service announcements and brochures are provided to reach the widest possible audience.	The City of Modesto supports the provision of no-cost or low-cost weatherization for low-income homes under the EHRP/DAAP programs. In addition, the City provides literature and information on programs for increasing energy efficiency in residential structures. This program continues to be relevant to the housing goals of the City, and helps ensure that the available programs are utilized to the greatest extent possible.

Table 5-2
Housing Accomplishments since 1992

Housing Program	Program Action/Objective	Accomplishment/Continued Appropriateness
GOAL 3: PROVIDE SAFE AND DECENT HOUSING		
Policy 3a Maintain the supply of safe, decent and sound affordable housing in the City of Modesto through the conservation and rehabilitation of the City's existing housing stock.		
3a.1	<u>California Housing Rehabilitation Program</u> Program Description – Existing: This program offers housing rehabilitation loans as low as three percent to low-income owner/occupants; with a maximum loan amount of \$10,000.	The City offers housing rehabilitation loans up to a maximum of \$10,000 for qualified homeowners as part of the CDBG program. This continues to be a useful tool in improving the quality of existing housing stock within the community.
3a.2	<u>Distribution of Energy Saving Devices</u> Program Description – Existing: The City will continue to distribute smoke detectors, water heater blankets, and anti-siphon backflow devices for hose bibs, free of charge for rehabilitation clients. Also, to continue the maintenance of safe and decent housing and by contributing to energy savings and safety.	This program continues to be administered by the City to promote energy efficiency and safety in existing homes. As part of the property rehabilitation program, homeowners are informed about potential energy saving devices and programs that are available in the City.
3a.3	<u>Education of Available Rehabilitation Programs</u> Program Description – Existing: Continue to educate and inform all major ethnic groups and groups representing handicaps in the community of available rehabilitation programs through neighborhood and community organizations, and by using the most effective media.	Numerous community service providers offer information on the City programs, and the City promotes rehabilitation programs through handouts, the City website, and information posted at libraries and City offices.
3a.4	<u>Housing Condition Survey</u> Program Description – Existing: Continue to maintain a current housing condition survey of all housing units within the City. Also, an updated number of units in need of rehabilitation or replacement should be included.	The City completed a housing survey of the three redevelopment target neighborhoods in 1993. A Citywide housing conditions survey has not been completed yet, although staff is currently seeking options to perform such a survey. This survey, when completed, will help staff better monitor housing conditions in the community, better target rehabilitation and loan programs, and improve housing strategies.

Table 5-2
Housing Accomplishments since 1992

Housing Program	Program Action/Objective	Accomplishment/Continued Appropriateness
3a.5	<u>Rental Rehabilitation Program</u> Program Description – Existing: The City's Housing Program Office provides financial assistance to owners of rental property to rehabilitate substandard units, in order to ensure that rental units are affordable to low- and moderate-income families.	The City completed 49 Rental Rehabilitation Loans between 1992 and the end of the program in 1997. The older program was replaced by a Property Enhancement Rebate available to rehabilitate rental properties in the low-income areas of the City. This program serves to spur rehabilitation and improvement of owner-occupied and rental housing within targeted areas. Rebates are available in seven categories, for a maximum total of \$1,350 per rental property.
3a.6	<u>Water Conservation Program</u> Program Description – New: The City will consider the initiation of a water conservation program. The purpose of this program would be to install and encourage the use of water conservation devices and measures in all houses rehabilitated under the City's housing rehabilitation programs.	The City has established a Water Conservation Program to promote the sound management of water resources in Modesto. Water conservation devices are included with rehabilitation loans for residential properties. Building inspections by the City ensure that the devices are installed and used properly, further ensuring the success of the program.
Policy 3b Focus the use of City resources for housing rehabilitation and assisted housing on those neighborhoods and residents having the greatest need for housing assistance.		
3b.1	<u>Emergency Home Repair Program</u> Program Description – Existing: Low interest loans, to repair immediate critical hazards for Modesto residents with very-low incomes, are available through the City's Housing Program Office.	The Recreation and Neighborhood Serviced Division operates the Emergency Home Repair Program, eligible to all residential homeowners outside of the target areas. This program offers low-interest loans up to \$25,000 for emergency safety repairs or modifications to make the home handicapped accessible. Since 1992, 105 of these loans have been made.

Table 5-2
Housing Accomplishments since 1992

Housing Program	Program Action/Objective	Accomplishment/Continued Appropriateness
3b.2	<u>Handicapped Barrier Removal Program</u> Program Description – Existing: This program provides free technical advice on removing mobility barriers from home or property. Low interest financing is also available to handicapped homeowners living in Modesto, to assist them with removing mobility barriers from their home or property.	The Handicapped Barrier Removal Program (HBRP) was formally discontinued in 1996, not having assisted any households in the City. It was replaced by the Disabled Access Assistance Program (DAAP), which provides low-interest loans for removing barriers to housing accessibility for disabled homeowners. Information on this program, home inspections, and technical advice on modifications are available free from the Modesto Building Department. A total of 15 loans have been made from this program since 1996.
3b.3	<u>Home Emergency Loan Program (H.E.L.P.)</u> Program Description – Existing: This program is designed to correct substandard housing conditions and eliminate health and safety hazards. How interest loans are available through the City's Housing Program Office for homeowners with incomes that fall into the 50-80% median area income, as determined annually by HUD.	This program completed only one loan for \$37,650 in 1993. The H.E.L.P. program was replaced by the Emergency Home Repair Program (EHRP). It provides for low-interest loans to low-income residents to correct health and safety hazards within the home. This program is well utilized within the City and continues to aid in the provision of safe, affordable housing for all residents of the community. As stated in 3b.1, this program has completed 105 loans since 1992.
3b.4	<u>Housing Maintenance Program</u> Program Description – Existing: This program is designed to eliminate health and safety hazards within neighborhoods targeted for rehabilitation within the City of Modesto. The City's Housing Program Office provides technical and financial assistance to property owners required to make repairs ordered by the City's Building Inspection Division. This program is mandatory to ensure that an entire neighborhood, not just a few select properties, would undergo revitalization to meet requirements of the City's Housing Code.	The Housing Maintenance Program provides low-interest loans to property owners within the designated target areas for home improvements. The Neighborhood Services Division implements this program, which revitalizes entire project areas at a time. The program calls for revitalization of all homes within target areas, to ensure that property values for the entire neighborhood rise and that each house in the area meets minimum safety and health standards. The program has rehabilitated 353 units since 1992, and more than 2,100 since its inception in 1976.

Table 5-2
Housing Accomplishments since 1992

Housing Program	Program Action/Objective	Accomplishment/Continued Appropriateness
Policy 3c	The City of Modesto should make a maximum effort to preserve, for its lower-income households, the units in assisted housing developments that are eligible to change to non- lower-income uses, due to terminations of subsidy contracts, mortgage prepayment, or expiration of use restrictions.	
3c.1	<u>Coordination with HUD to Monitor At-Risk Projects</u> Program Description – Existing: The City of Modesto will continue to work with HCD, to ensure that any notifications of potential sales of at-risk units are forwarded to the City. Any owners of projects at-risk of conversion must notify HUD of any impending sales or conversion and if they plan to prepay their mortgages and/or if they decide not to renew their Section 8 contracts.	The Parks, Recreation, and Neighborhood Department is the responsible agency for monitoring at-risk housing units within the City. The City will continue to work with HCD and HUD to minimize conversion of affordable housing units to market rate. The City will also work with property owners who have indicated their intention to make such a conversion in an effort to preserve the units as affordable. As part of the Housing Element Update, the City will assess the at-risk status of existing affordable-housing units and develop a program to assess the preservation of such units in the City.
3c.2	<u>Coordination with Other Agencies to Monitor At-Risk Projects</u> Program Description – Existing: The City of Modesto Housing Program Office will continue to work with the California Housing Partnership Corporation (CHPC). The CHPC provides support to localities and nonprofit housing corporations in addressing a wide range of preservation opportunities.	There has not been a substantial amount of coordination between the Housing Program Office and the CHPC regarding at-risk housing units. In future discussions regarding policies and strategies to deal with conversion issues, including identification of units, the City will seek out the CHPC for inclusion and to make recommendations.
3c.3	<u>Monitor At-Risk Projects</u> Program Description – Existing: The City of Modesto Housing Program Office shall continue to monitor the at-risk assisted housing projects on an annual basis. The City will keep in touch with the necessary agencies and sources, such as the Housing Authority, the owners of the at-risk units, HCD and HUD. This contact is essential and will help the City to be aware of any situation where assisted units are in danger of converting to non-low-income housing uses. The City will annually monitor the status of the Section 8 renewal contracts and HUD assisted units. The City will also continue to work with the Stanislaus County Housing Authority to develop contingency plans as needed if contracts are not renewed.	The City of Modesto does not have an adopted contingency plan to deal with potential conversions of low-income property to market rate. The City has indicated a desire to work more closely with HCD and HUD to monitor at-risk projects, and to ensure that strategies and techniques used to limit such conversions are current and applicable. As part of the Housing Element Update, the City will assess the at-risk status of existing affordable-housing units and develop a program to assess the preservation of such units in the City.

HOUSING PLAN



This Housing Plan is a statement of the City's commitment to maintaining, preserving, improving, and developing housing opportunities for all segments of the community. The Plan contains the goals, policies, and objectives, as well as implementing programs, to achieve a high-quality, balanced housing stock that accommodates the needs of existing and

future Modesto residents. Pursuant to State law, the Housing Plan must achieve the following:

- Identify adequate sites that will be made available through appropriate zoning and development standards and with public services and facilities needed to meet the needs of all income levels.
- Assist in the development of adequate housing to meet the needs of low-and moderate-income households.
- Address and, where appropriate and legally possible, remove governmental constraints to the maintenance, improvement, and development of housing.
- Conserve and improve the condition of existing affordable housing stock.
- Promote housing opportunities for all persons regardless of race, religion, sex, marital status, ancestry, national origin, color, familial status, or disability.

The goals, policies, and programs in this Housing Plan are directed to address the following areas:

1. Matching Housing Supply with Need
2. Maximize Housing Choice throughout the Community
3. Provide Safe and Decent Housing
4. Ensure Land Use and Zoning Procedures Accommodating to Housing
5. Reduce Governmental Constraints
6. Ensure Adequate Services to Housing
7. Promote Jobs-Housing Balance

The goals, policies, and programs in this Housing Plan are built upon the 1992 Housing Element and modified to reflect the current and projected needs, existing and potential constraints and opportunities, and effectiveness and relevancy of existing programs.

A. HOUSING GOALS AND POLICIES

Goal 1: Match Housing Supply with Need

- Policy 1.1: Establish and/or support programs to supply below market housing for very-low, low- and moderate-income households, as well as market-rate housing.
- Policy 1.2: Promote the development of affordable housing throughout the community, where appropriate and compatible with existing uses.
- Policy 1.3: Facilitate the development of entry-level housing as well as “step-up” housing.
- Policy 1.4: Facilitate the development of housing for the unmet needs of lower income special needs groups, including the disabled, elderly, homeless and large families (families with five or more persons).

Goal 2: Maximize Housing Choice throughout the Community

- Policy 2.1: Promote equal opportunity for all residents to reside in the housing of their choice.
- Policy 2.2: Continue to make a strong commitment to the issue of fair housing practices, as well as ensure that fair housing opportunities prevail for all City residents regardless of age, sex, religion, ancestry, marital status, family status, income or source of income, race, creed, national origin, sexual orientation, or disabilities.
- Policy 2.3: Encourage a range of housing types to be constructed in subdivisions and large developments.
- Policy 2.4: Facilitate the development of second units as an affordable housing alternative.
- Policy 2.5: Encourage the development and rehabilitation of housing that is accessible to persons with disabilities.



Goal 3: Provide Safe and Decent Housing

- Policy 3.1: Maintain the supply of safe, decent and sound affordable housing in the City of Modesto through the conservation and rehabilitation of the City's existing housing stock.
- Policy 3.2: Focus the use of City resources for housing rehabilitation and assisted housing on those neighborhoods and residents having the greatest need for housing assistance.
- Policy 3.3: Make a maximum effort to preserve, for its lower-income households, the units in assisted housing developments that are eligible to change to non-lower-income uses, due to terminations of subsidy contracts, mortgage prepayment, or expiration of use restrictions.
- Policy 3.4: Assist non-profit housing providers in the acquisition and/or rehabilitation of older residential structures, and maintenance as long-term affordable housing.
- Policy 3.5: Promote energy conservation activities in all residential neighborhoods.

Goal 4: Ensure Land Use and Zoning Procedures are Accommodating to Housing

- Policy 4.1: Track changes in Housing Law to ensure that land use regulations, including zoning, subdivision regulations, and permit processes, are consistent with and supportive of State and federal laws.
- Policy 4.2: Review local regulations periodically for the ability to accommodate projected housing demands.
- Policy 4.3: Maintain an up-to-date site inventory detailing the amount, type, and size of vacant and underused parcels, and assist developers in identifying land suitable for residential development.
- Policy 4.4: Maintain an adequate supply of appropriately designated land for special needs housing, including seniors, disabled persons, large households, farmworkers, the homeless, and transitional persons.



Goal 5: Reduce Governmental Constraints

- Policy 5.1: Establish and maintain development standards that support housing production while protecting quality of life goals.
- Policy 5.2: Continue to provide financial incentives such as fee deferrals and exemptions for developments meeting the affordable and special housing needs of the community.
- Policy 5.3: Continue to provide for timely and coordinated processing of residential development projects to encourage housing production within Modesto.
- Policy 5.4: Review the City's fee structure, including development fees, impact fees, and other municipal costs, periodically to ensure that they do not unduly constrain the production of housing, especially affordable housing.

Goal 6: Ensure Adequate Services to Housing

- Policy 6.1: Promote coordination between infrastructure master plans, service area boundaries, and housing plans to ensure that adequate services be available to serve expected housing growth.
- Policy 6.2: Direct housing to areas where infrastructure and utilities can be provided commensurate with housing production.
- Policy 6.3: Promote infill development as a method of ensuring maximum utilization of existing urban services.
- Policy 6.4: Support policies and programs that will help achieve compliance with Federal and State regulations relating to stormwater pollution prevention.

Goal 7: Promote Jobs-Housing Balance

- Policy 7.1: Encourage the development of workforce housing.
- Policy 7.2: Promote economic development efforts that create employment opportunities for City residents.
- Policy 7.3: Work with Stanislaus County and neighboring jurisdictions to improve the jobs-housing balance in the region.

B. IMPLEMENTING PROGRAMS

Each housing goal is expressed through specific policy statements and implemented with a range of housing programs. A housing program often implements more than one policy and sometimes, more than one goal. For example, the Inclusionary Housing Program (Program 1.3) promotes the development of affordable housing throughout the City (Policy 1.2), offers housing options for persons seeking entry-level and step-up housing (Policy 1.3), and makes available housing affordable to the workforce (Policy 7.1). The programs are categorized by the primary goal for which the programs are intended.

Goal 1: Match Housing Supply with Need

Program 1.1: Community Housing Coalition

The City will consider the establishment of a local community housing coalition that may include realtors, developers of market rate and affordable housing (both for-profit and non-profit), lenders (for mortgage and construction financing), business leaders, environmentalists, and social service providers.

This coalition could meet on semi-annual basis to discuss and exchange information on successful housing programs that can be implemented either citywide or in specific neighborhoods, strategies to promote the development of a range of housing types that serve the local needs and consistent with the goals and policies of the Modesto Housing Element, and funding resources for affordable housing and neighborhood improvements.

Five-Year Objectives and Time Frame:

- Establish coalition in 2004 and coordinate semi-annual meetings thereafter

Responsible Agencies:

- Community and Economic Development Department; Parks, Recreation, and Neighborhoods Department, Stanislaus County Planning Department; Stanislaus County Housing Authority; STANCO; Modesto Association of Realtors; Building Industry Association; developers; lenders; and interested community groups and organizations

Funding Sources:

- CDBG and private resources

Program 1.2: Affordable Housing Resources

The City, in coordination with Stanislaus County, affordable housing developers, and others, will continue to pursue affordable housing resources at the national, State, and local levels. With staffing constraints and the competitive nature of most funding programs, the City will focus on pursuing those determined to be most cost-efficient, given the possibility of successful funding applications. The City of Modesto is designated as Participating

Jurisdiction by the United States Department of Housing and Urban Development (HUD). As a result, the City receives an annual grant allocation directly from the HOME Investment Partnership Act as administered by HUD. The City is also designated as an Entitlement Jurisdiction by HUD and receives an annual allocation from HUD Community Development Block Grant (CDBG) program as well as an allocation from the Emergency Shelter Grant (ESG) program. Together, the City has annually received over 3.7 million dollars through these HUD grant programs. The City also receives program income from HUD funded loans that are repaid back to the City. The Modesto Redevelopment Agency annually receives tax increment revenue, of which 20 percent is programmed for housing opportunities for very, low, and moderate-income households. The following is a list of potential programs:

- Low-Income Housing Tax Credits
- State Proposition 46 Housing Funds
- State Downtown Rebound Program
- State Jobs-Housing Balance Grants
- Single-Family Mortgage Revenue Bonds
- Multi-Family Mortgage Revenue Bonds

Five-Year Objectives and Time Frame:

- HUD requires the City of Modesto to prepare a five-year plan, also known as the Consolidated Plan, to discuss the manner in which CDBG, HOME and ESG funds will be applied in the community during the five-year period. The City also prepares an annual action plan and an annual performance report on the expenditure of these funds. Separate community development and housing program objectives are included in the Consolidated Plan.
- The Modesto Redevelopment Agency is also required to prepare a five-year plan known as the Redevelopment Implementation Plan. This five-year plan contains objectives on the use of the Redevelopment Agency's 20 percent set-aside funds for furthering housing opportunities in the community. Mid-term during the five-year plan (no later than the end of the third year), the City is required to review the objectives in the Implementation and re-align objectives and planned expenditures, if necessary.
- Monitoring funding cycles annually.

Responsible Agencies:

- Community and Economic Development Department; Parks, Recreation, Neighborhoods; Redevelopment Agency; and affordable housing developers. (The Parks, Recreation and Neighborhoods Department makes the federal grant funds available through a variety of methods such as Requests For Proposals, grant applications, and through agreements for exclusive negotiations.)

Funding Sources:

- Redevelopment housing set-aside funds, HOME, CDBG as matching grants if necessary

Program 1.3: Inclusionary Housing Program

The City will conduct a feasibility study to establish an inclusionary housing program with an in-lieu fee option. This program will require a fixed percentage of all units in new developments to be affordable to lower income households. Potential parameters for the program include:

- A citywide inclusionary program with a minimum requirement of 10 percent of the units being affordable to lower income households
- Policy is applied to all new housing developments (both single-family and multi-family) of more than 10 units
- An in-lieu fee option is available when on-site provision of inclusionary units is deemed not feasible
- Units remain affordable for the longest time feasible either through deed-restrictions (rental units) or resale provisions (ownership units)
- Inclusionary units to primarily benefit existing Modesto residents and persons who work in the City

If an inclusionary housing program is determined to be infeasible, the City may also consider adopting an affordable housing fee to be imposed on new housing development.

Five-Year Objectives and Time Frame:

- Research the feasibility of adopting either an inclusionary housing program or an affordable housing fee program in 2004, with the potential adoption of an ordinance in 2005

Responsible Agencies:

- Community and Economic Development Department (Planning Division); City Attorney's Office; Planning Commission; and City Council

Funding Sources:

- General Fund

Program 1.4: Citywide Housing Trust Fund

The City will be considering the adoption of an inclusionary housing policy with an in-lieu fee option or an affordable housing fee program after first conducting a nexus study to determine if it is legally possible to establish such a fee. If either approach is adopted, the City will seek to re-establish a Citywide Housing Trust Fund for the provision, preservation, and improvement of housing affordable to lower and moderate income households using the fees collected. Expenditure and monitoring of the Housing Trust Fund, as well as other housing funds, will be performed by one department, ensuring improved coordination and cost efficiency. Other funding sources with consistent requirements may be combined in the Housing Trust Fund.

Five-Year Objectives and Time Frame:

- Staff to study the feasibility of a citywide program by the end of 2004
- Prepare ordinance (if determined to be feasible) and begin implementation by the end of 2005

Responsible Agencies:

- Community and Economic Development Department; Parks, Recreation, Neighborhoods; Redevelopment Agency; Planning Commission; and City Council

Funding Sources:

- Redevelopment housing set-aside funds, HOME, CDBG
- Inclusionary housing in-lieu fee (potential)
- Other funding sources as they become available

Program 1.5: Consolidated Plan

The City is an entitlement jurisdiction eligible to receive Community Planning and Development (CPD) funds from HUD. Annually, the City receives approximately \$7.5 million in CDBG, HOME, and ESG funds from HUD. Uses of these funds must:

- Create decent and safe living environment
- Benefit people with lower incomes (up to 80 percent of County Median Income)
- Aid in the prevention or elimination of blight
- Provide economic opportunities
- Address an urgent need (such as earthquake or flood)

To receive these funds, the City must develop a Consolidated Plan that outlines the City's strategy for addressing housing and community development needs. The Consolidated Plan must be consistent with the policies and programs of the Housing Element. The Consolidated Plan strategy must be updated at least once every five years, and annually an Action Plan is required to describe the City's planned use of HUD funds.

Five-Year Objectives and Time Frame:

- Prepare Action Plan annually
- Prepare new Consolidated Plan for FY 2005/06 through FY 2009/10 due at HUD on May 15, 2005

Responsible Agencies:

- Parks, Recreation, and Neighborhoods Department

Funding Sources:

- CDBG, HOME, and ESG funds



Program 1.6: Nonprofit Housing Development Corporations

The City will support non-profit corporations in their efforts to make housing more affordable to lower and moderate income households. Specifically, the City will work with City-designated Community Housing Development Corporations (CHDOs) to promote, assist, and/or sponsor housing developments in Modesto for lower income households.

Five-Year Objectives and Time Frame:

- Ongoing

Responsible Agencies:

- Parks, Recreation, and Neighborhoods Department; and Community and Economic Development Department

Funding Sources:

- CDBG, HOME, and redevelopment housing set-aside funds

Program 1.7: Density Bonus

State density bonus law requires that a jurisdiction grant a 25 percent density bonus and at least one regulatory concession or incentive if a developer provides one of the following: 1) 20 percent of the units affordable to lower income households; 2) 10 percent of the units affordable to very low income households; 3) 50 percent of the units for seniors; or 4) 20 percent of the condominium units affordable to moderate income households. The units must remain affordable for a minimum of 10 years if no financial assistance or regulatory concession/incentive is provided. For projects that receive financial assistance and/or regulatory concessions/incentives, the units must remain affordable for 30 years.

The current density bonus provisions contained in the Modesto Zoning Ordinance grants a density bonus to a senior housing project only if 50 percent of the units are affordable to very low income seniors. This provision is considered more stringent than the State density bonus law and will need to be modified to comply with State law. In addition, the Modesto Zoning Ordinance will need to be modified to incorporate the recent changes in State law (AB 1866) regarding density bonus for moderate income condominium units.

Five-Year Objectives and Time Frame:

- Revise City density bonus provisions to comply with State law by the end of 2004
- Ongoing promotion of the density bonus program to developers with the objective of achieving 250 density bonus units between 2003 and 2008 (or an average of 50 units per year)

Responsible Agencies:

- Community and Economic Development Department (Planning Division); Planning Commission; City Council; and Stanislaus County Housing Authority (for contract monitoring)

Funding Sources:

- General Fund and applicants for contract monitoring costs

Program 1.8: Land Banking and Land Trust

The City will continue its land banking efforts for the development of lower and moderate income housing. The City/Redevelopment Agency, working with nonprofit organizations such as CHDOs, will purchase land suitable for affordable housing in the near future. Land banking will ensure preservation of areas in the City for future affordable housing by removing these areas from the private development market and allowing the City to work with nonprofit organizations to develop affordable projects that serve the specific needs of the community, such as the need for entry-level and step-up housing.

The City will also explore other mechanisms such as a land trust to facilitate the development of affordable housing. Land trusts are an increasingly popular mechanism used by communities where high land costs make the provision of affordable housing difficult. Typically, a nonprofit organization forms a trust that holds the title of the land on which affordable housing is developed. When the housing is developed, the individual homebuyers purchase only the improvements (the housing units) on the land, but do not hold the title to the land, thereby making the purchase prices affordable to lower and moderate income households.

Five-Year Objectives and Time Frame:

- Ongoing land banking efforts
- Explore the use of land trust for affordable housing in 2004

Responsible Agencies:

- Parks, Recreation, and Neighborhoods Department; Community and Economic Development Department; Redevelopment Agency; and local nonprofits (e.g. STANCO and Habitat for Humanity)

Funding Sources:

- CDBG, HOME, and redevelopment housing set-aside funds

Program 1.9: Homebuyer Assistance

The City offers a range of homebuyer assistance programs to promote homeownership among lower and moderate income households. Three homebuyer assistance programs are available:

- Down Payment Assistance Program: The City provides down payment assistance of up to \$25,000 to lower income households (up to 80 percent of County Median Income) using CDBG funds. Homebuyers must provide minimum initial investment of 1.5 percent of the sales price. The loan accrues at an annual fixed rate of 3 percent

and is secured by a promissory note and Deed of Trust recorded after the primary mortgage.

- **Lease-to-Own Program:** The City partners with Pacific Housing and Financing Agency (PHFA) to promote a lease-to-own program. Under this program, the income-qualified participant (up to 140 percent of County Median Income) selects a home, which PHFA will buy and finance a 3 percent down payment and pay all closing costs. The participant will pay a 1 percent participation fee and make lease payments for 39 months. After 39 months, the participant assumes title to the house with a competitive interest rate loan for the remainder of the mortgage (26 years and 9 months). If the participant is unable to assume the title for the home for any reason, the lease can be terminated without penalty.
- **Mortgage Credit Certificates:** The City participates in the County Mortgage Credit Certificates (MCC) program. The MCC program is administered by the Stanislaus County Housing Authority and allows lower and moderate income first-time homebuyers (up to 100 percent of County Median Income) to take 20 percent of their annual mortgage interest as a dollar-for-dollar tax credit against federal income tax.

Five-Year Objectives and Time Frame:

- Assist 18 lower and moderate income households annually through the City's various homebuyer assistance programs (Down Payment Assistance: 10 households; Lease-to-Own: 3 households; MCC: 5 households), with an objective of assisting 90 households over 5 years
- Assist annually in the dissemination of information on available homebuyer assistance programs through brochures available in the City's central and field offices, City website, referrals, attendance at homebuyer fair, presentations to lenders and realtors, ads in local newspapers (e.g. Modesto Bee, El Sol 2000) and in the City monthly utility insert bulletin
- Annually review the down payment assistance amount and loan term to assess if adjustments are necessary to reflect local housing market conditions and affordability of housing relative to household incomes (such as lower interest rate or higher down payment assistance)

Responsible Agencies:

- Parks, Recreation, and Neighborhoods Department; Redevelopment Agency, PHFA; and Stanislaus County Housing Authority

Funding Sources:

- Down Payment Assistance Program – CDBG
- Lease-to-Own Program – PHFA mortgage revenue bonds
- Mortgage Credit Certificates – Allocation from CDLAC

Program 1.10: Rental Assistance

The Section 8 Rental Assistance Program for very low income households is administered by the Stanislaus County Housing Authority. As of 2002, approximately 4,000 households receive rental assistance under the Section 8 Rental Assistance program. Under this program, the participants typically pay no more than 30 percent of their household income on rent (affordable housing cost threshold). The Housing Authority pays the rental property owners the difference between the payment standards established by the Authority and the affordable housing cost threshold.

Five-Year Objectives and Time Frame:

- Ongoing support for the Housing Authority to petition for increased Section 8 allocation
- Ongoing assistance in promoting the program to eligible households through City website, brochures, newsletters, and referrals

Responsible Agencies:

- Stanislaus County Housing Authority; and Parks, Recreation, and Neighborhoods Department

Funding Sources:

- HUD Section 8 allocations, Housing Authority administrative funds, and City CDBG funds (for program promotion)

Program 1.11: Relocation Assistance

When housing units are removed (permanently or temporarily) due to actions of the redevelopment activities, the Redevelopment Agency (Community and Economic Development Department) must provide relocation assistance to those affected. If relocation is necessary, the Agency must adhere to the Agency's relocation guidelines to minimize impacts on residents and provide adequate and reasonable relocation assistance. When housing units are being rehabilitated under the City's Housing Maintenance Program, or when households are displaced because of City housing code enforcement efforts, the City offers temporary relocation assistance to displaced households.

Five-Year Objectives and Time Frame:

Assist annually in the dissemination of information on available relocation assistance programs through brochures available in the City's central and field offices, City websites, referrals, attendance at homebuyer fairs, presentations to lenders and realtors, ads in local newspapers (e.g. Modesto Bee, El Sol 2000) and in quarterly in the City's monthly utility insert bulletin

Responsible Agencies:

- Parks, Recreation, and Neighborhood Department; Community and Economic Development Department

Funding Sources:

- CDBG, HOME, and Redevelopment housing set-aside funds

Program 1.12: Continuum of Care Serving the Homeless

Modesto joined forces with other jurisdictions in the County to address homeless issues in the County through a continuum of care approach. The continuum of care system involves seven components: 1) outreach; 2) intake and assessment; 3) supportive services; 4) emergency shelter; 5) transitional housing; 6) permanent housing with supportive services; and 7) permanent housing.

The Stanislaus Housing and Supportive Services Collaborative, a regional collaborative, was formed to update and further the goals of the Continuum of Care Plan. This collaborative is comprised of local government representatives, nonprofit service providers, advocates for the homeless, neighborhood representatives, and business groups. The following strategies have been identified by the collaborative as key elements to deliver an integrated and coordinated system of services:

- Deliver preventive and support services
- Promote outreach and education on available services
- Integrate health and social services
- Expand on existing collaborative efforts and develop additional supportive housing
- Provide vocational and employment-readiness training
- Address the diverse needs of homeless persons and families
- Establish a local board that will ensure implementation of the Continuum of Care
- Consider the needs of the homeless on a regional and inter-agency basis

In adherence with the Continuum of Care model, the City continues to address the needs of homeless persons and families by funding local nonprofit agencies that provide direct services to the homeless, including emergency shelters, transitional housing facilities and programs, and supportive services. Specifically, the City has leased repossessed houses from HUD for transitional housing services and has provided funding to nonprofit organizations to purchase houses that would be used for transitional housing.

Five-Year Objectives and Time Frame:

- Ongoing support of the Continuum of Care Plan and participation in the Collaborative
- Annually allocate funding resources to support agencies that serve the homeless
- Seek to increase the transitional housing inventory by five units over the next five years

Responsible Agencies:

- Parks, Recreation, and Neighborhoods Department; and Collaborative partners

Funding Sources:

- CDBG and ESG funds

Goal 2: Maximize Housing Choice throughout the Community

Program 2.1: Manufactured Housing

Pursuant to State law, the City will continue to permit manufactured housing/mobile homes in all residential districts, provided that they meet the same standards as conventional housing and are placed on a permanent foundation.

Five-Year Objectives and Time Frame:

- Continue to provide information on permitting requirements for manufactured housing/mobile homes with the objective of achieving 10 units per year for a total of 50 units over five years

Responsible Agencies:

- Community and Economic Development Department (Planning Division)

Funding Sources:

- None required

Program 2.2: Second Units/Accessory Units

The Zoning Ordinance allows the development of a second living unit in all residential districts. Currently, approval of a second unit is granted either by the Planning Commission or Zoning Administrator, depending on the zoning district in which it is proposed. Recent changes to State law (AB 1866) require that second units be allowed by a ministerial permit rather than a discretionary permit.

Five-Year Objectives and Time Frame:

- Review the City's second unit provisions in 2003 to ensure development standards facilitate and encourage the development of such units without compromising neighborhood integrity
- Revise the Zoning Ordinance by the end of 2003 to allow second units by a ministerial permit provided the units meet City standards
- Create marketing strategy (cable television announcements, website, newsletter, brochure at public counters) in 2004 to actively promote the development of second units, with the objective of achieving 15 units per year for a total of 75 units over 5 years

Responsible Agencies:

- Community and Economic Development Department (Planning Division)

Funding Sources:

- None required

Program 2.3: Handicapped Accessible Housing

The City complies with the 1988 Fair Housing Access Act through building inspections, as well as the Disabled Access Assistance Program (Program 3.1). Standards from the Fair Housing Access Act have been incorporated into the Uniform Building Code and are enforced by the building inspectors.

Five-Year Objectives and Time Frame:

- Ongoing compliance with Fair Housing Access Act through enforcement of the Uniform Building Code
- Ongoing assistance in promoting awareness of accessibility requirements through City website and brochures

Responsible Agencies:

- Community and Economic Development Department (Building and Development Services Division); Stanislaus County Housing Authority; and providers of multi-family housing

Funding Sources:

- General Fund and private resources

Program 2.4: Single Room Occupancy

Single Room Occupancy (SRO) units serve primarily the lower income tenant and should be located in proximity to existing social services. While the demand for such housing is low, the City will continue to permit Single-Room Occupancy projects through the Planned Development Zone process.

Five-Year Objectives and Time Frame:

- Ongoing

Responsible Agencies:

- Community and Economic Development Department (Planning Division)

Funding Sources:

- General Fund

Program 2.5: Fair Housing Services

The City actively furthers fair housing in the community. Specifically, the City continues to support the Human Relations Commission in their activities to promote fair housing. The Human Relations Commission is a seven-member advisory group that meets bi-monthly to promote good human relations in the community and is staffed by the City Manager's Office.

The City contracts with Project Sentinel to provide fair housing services and counseling for the community, working to eliminate housing discrimination and remove impediments to equal housing opportunities. The City also coordinates seminars on tenant rights and responsibilities and to address illegal activities in rental housing.

Five-Year Objectives and Time Frame:

- Ongoing provision of fair housing services
- Periodically report to the Human Relations Commission on fair housing issues
- Update the Analysis of Impediments to Fair Housing Choice by 2004
- Assist annually in the dissemination of information on fair housing rights and violation remedies through brochures available in the City's central and field offices, City websites, referrals, attendance at homebuyer fairs, presentations to lenders and realtors, ads in local newspapers (e.g. Modesto Bee, El Sol 2000) and in occasionally in the City's monthly utility bulletin insert

Responsible Agencies:

- Human Relations Commission; City Manager's Office; Parks, Recreation, and Neighborhoods Department; and Project Sentinel

Funding Sources:

- CDBG and General funds

Goal 3: Provide Safe and Decent Housing

Program 3.1: Housing Rehabilitation and Improvement

The City offers a range of housing rehabilitation and improvement assistance to lower income households (up to 80 percent of County MFI). These include:

- Property Enhancement Program: The City provides financial assistance, in the form of rebates, to enable property owners to improve the exterior appearance of their properties. Eligible homes must be located within the city limits and within one of the City's low-income census tracts. Types of eligible improvements include: property clean up, painting of the exterior of the housing unit, fence/gate repair, front and side yard landscaping, security/safety and energy savings improvements, as well as exterior property enhancements.
- Emergency Home Repair Program (EHRP)/Disabled Access Assistance Program (DAAP): The City provides low-interest, deferred payment loans for the repair of

immediate critical hazards for Modesto households with low and very-low incomes. The program is only available to owner-occupants. In addition, the City offers free technical assistance on removing mobility barriers from home or property. Low-interest financing is also available to handicapped homeowners living in Modesto to assist them with removing mobility barriers from their home or property.

- **Housing Maintenance Program:** The City provides financial and technical assistance to eliminate health and safety hazards to homes within the City's Target Areas: Airport Neighborhood; Highway Village Neighborhood; and Maple, Oak and Pine – 400 Block.
- **Tool Bank Rental Program:** The City offers a property maintenance tool rental program in the City's current Target Areas: Airport Neighborhood; Highway Village Neighborhood; and Maple, Oak and Pine – 400 Block, and previous target areas. Eligible tools include lawn mowers, weedeaters, lawn edgers, tillers, sewer snakes and carpet cleaners. Rental of the tools is free of charge during the allowable time period.

Five-Year Objectives and Time Frame:

- Assist 53 households annually through the various programs (Property Enhancement: 5 households; EHRP/DAAP: 12 households; Housing Maintenance: 36 households), with an objective of assisting 265 households over 5 years
- Continue to promote the availability of the various housing rehabilitation and improvement programs through neighborhood and community organizations, and by using the most effective media, including brochures, newsletter, City website, and referrals

Responsible Agencies:

- Parks, Recreation, and Neighborhoods Department

Funding Sources:

- CDBG

Program 3.2: Preservation of Units at Risk

Several publicly assisted housing projects, totaling 735 units affordable to lower income households, may be at risk of converting non-low-income uses due to termination of rental assistance contracts and/or expiration of deed restrictions. To the extent feasible, the City will work to preserve the affordability of these units in partnership with property owners and/or other interested housing providers.

Five-Year Objectives and Time Frame:

- Monitor the at-risk status of projects annually and contact project owners to discuss preservation options and incentives
- Send a list of potentially at-risk housing projects to nonprofit developers to solicit participation in the City's efforts to preserve the units

- Work with the Stanislaus County Housing Authority to provide technical assistance to tenants regarding the availability of Section 8 vouchers in case units are converted to market rate housing
- Work with project owners and nonprofit housing providers to pursue preservation of the at-risk units, with the goal of meeting AB 438 provisions for using existing units to fulfill a portion of the City's RHNA for lower income households

Responsible Agencies:

- Parks, Recreation, and Neighborhoods Department; Stanislaus County Housing Authority; HUD

Funding Sources:

- HOME, Section 8 Rental Assistance, redevelopment housing set-aside funds, citywide Housing Trust Fund (if adopted), among others

Program 3.3: Energy Conservation and Efficiency

The City will continue to encourage development and construction standards that encourage energy conservation in residential buildings. The City provides no-cost or low-cost weatherization to low-income households through the Disabled Access Assistance Program and Emergency Housing Repair Program (Program 3.1). Energy efficiency improvements are automatically included and required in all housing rehabilitation projects. In addition, the City provides literature and information on programs for increasing energy efficiency in residential structures.

Five-Year Objectives and Time Frame:

- Ongoing distribution of program materials through brochures and City website
- Assist 10 households annually through the Disabled Access Assistance Program and Emergency Housing Repair Program with the objective of assisting 50 households over 5 years

Responsible Agencies:

- Parks, Recreation, and Neighborhoods Department

Funding Sources:

- CDBG funds

Program 3.4: Distribution of Energy Savings Devices

The City will continue to distribute smoke detectors, water heater blankets, and anti-siphon backflow devices for hose bibs free of charge to rehabilitation clients (see Program 3.1).

Five-Year Objectives and Time Frame:

- Continue to offer energy savings devices to rehabilitation clients (number of households to be assisted is included in the various housing rehabilitation programs)

Responsible Agencies:

- Parks, Recreation, and Neighborhoods Department

Funding Sources:

- CDBG

Goal 4: Ensure Land Use and Zoning Procedures are Accommodating to Housing

Program 4.1: Residential Sites Inventory

As part of this Housing Element update, the City has reviewed in detail its residential land inventory for vacant and underutilized sites available for housing development within the time frame of this Element. The City identified a surplus in sites for the development of housing for all income groups. To meet the State mandate of accommodating the RHNA and to maintain consistency with the City's goal of focusing growth within the Baseline Development Area and the Planned Urbanizing Area, the City is committed to maintaining this sites inventory by facilitating the development of the Roselle/Claribel, Fairview Village, Johansen/Empire North and Waterman/Luchessa areas and designating at least 15% of the residentially designated areas be developed with multi-family development at an average density of 22 units per acre.

The local housing market has made it difficult for very low and low-income households to purchase a single-family detached home. As a result, very low and low-income households are planned to be served by multi-family units. The City estimates a surplus of 2 to 9 acres of multi-family designated sites during the period of this Housing Element.

Five-Year Objectives and Time Frame:

- Adopt specific plans for the following Comprehensive Planning District areas by the following dates:

<u>Specific Plan Area/Name</u>	<u>Anticipated Specific Plan Adoption</u>
Roselle/Claribel SP	December 31, 2006
Fairview Village SP	December 31, 2006
Kiernan/Carver (Waterman/Luchessa)	December 31, 2006
Johansen/North Empire	June 30, 2007

- If the above specific plans are not adopted, then the City will take the following actions, if necessary to maintain a sufficient sites inventory to meet the City's Regional Housing Needs Allocation.
 - Rezoning, as appropriate, existing R-2 multi-family sites for R-3 multi-family housing to fill any gap for lower income households not accommodated by the specific plans listed above commensurate with anticipated plan adoption timelines. Rezoning will be initiated no later than 6-12 months after anticipated specific plan adoption dates.

- Rezone, as appropriate, existing vacant and/or underutilized commercial and industrial properties within the City limits for R-3 multi-family housing development
- Continue to assess the appropriateness of public surplus lands to be used for residential development
- Pursue voter approval for additional areas for annexation
- Continue to pursue opportunities to preserve at-risk rental housing and to convert existing non-affordable rental housing to long-term housing affordable to lower income households in accordance with the provisions of AB 438
- Identify and evaluate appropriate sites for upzoning and rezoning in 2004 and complete upzoning/rezoning process in 2005, if necessary to maintain a sufficient sites inventory to meet the City's Regional Housing Needs Allocation.
- Identify additional areas for annexation in 2005 and pursue Measure M approval in 2006
- Update residential sites inventory annually
- To provide for adequate multi-family housing sites, all new residentially designated areas in developing Comprehensive Planning Districts will be designated and developed with a minimum 15 percent of residential area as multi-family. The City is committed to maintaining this sites inventory by facilitating the development of the Roselle/Claribel, Fairview Village, Johansen/Empire North and Waterman/Luchessa areas.

Responsible Agencies:

- Community and Economic Development Department (Planning Division); Planning Commission; and City Council

Funding Sources:

- General Fund

Program 4.2: Zoning Code Amendments

As part of this Housing Element update, the City has identified several revisions to the Zoning Code necessary to meet recent changes to State laws and to further facilitate the development of affordable housing and housing for persons with special needs. These include:

- Revision to the density bonus provisions to eliminate the low income requirement for senior projects and condominium projects to receive density bonus in compliance with state law (Program 1.7)
- Revision to specifically identify in which zones transitional housing is permitted through a Conditional Use Permit subject to approval by the Board of Zoning Adjustment.
- Revision to reflect recent changes in State law regarding second units (Program 2.2)
- Revision to eliminate pyramid zoning system that permits single-family housing to be constructed in multi-family zones
- Revision to establish a formal procedure for persons with disabilities seeking reasonable accommodation (see Program 4.3)

Five-Year Objectives and Time Frame:

- Within one year of the adoption of the 2003-2008 Modesto Housing Element, amend the Zoning Code to address density bonus, transitional housing, second unit, and pyramid zoning issues
- Annually review zoning ordinance, subdivision regulations, and development policies and procedures for consistency with State and Federal laws
- Within one year of the adoption of the 2003 –2008 Modesto Housing Element, amend the Zoning Code to establish a minimum development density for the R-2 and R-3 residential zones and to disallow lower densities in the R-2 and R-3 zones

Responsible Agencies:

- Community and Economic Development Department (Planning Division); City Attorney's Office; Planning Commission; and City Council

Funding Sources:

- General Fund

Program 4.3: Reasonable Accommodation

As part of the City's 1998 Analysis of Impediments to Fair Housing Choice, the City's Zoning Ordinance and building codes were reviewed for impediments to housing for persons with disabilities. As a result of the study, the Zoning Ordinance was amended to expand the definition of family to accommodate group home development and other licensed community care facilities.

As part of this Housing Element update, the Housing Element update Project Manager interviewed the Chief Building Official in the Building Inspection Division and the Principal Planner of Current Planning Section of the Planning Division to assess if City application and development procedures and codes constrain the development of housing for persons with disabilities. In their review of the City's land use zoning policies, adopted building codes, development standards, and permitting procedures, these sources did not identify any potential constraints for the development of housing for the disabled. To the contrary, the City's Planned Development zoning designation provides for the development of residential projects at relaxed development standards. The City expects that housing development projects for the disabled would be approved with relaxed development standards.

In addition, the City has five advisory committees established to help address the various needs of the disabled. These include: Citizens Housing and Community Development Committee; Disabled Access Appeals Board; Equal Opportunity/Disability Commission; Human Relations Commission; and Housing Rehabilitation Loan Committee. The City does not charge any fees associated with access to these committees and does not assess fees for review or approval of accommodation requests. The one potential constraint is the lack of a specific procedure for processing reasonable accommodation requests.

The City will establish a formal reasonable accommodation process to provide individuals with disabilities, reasonable accommodations in rules, policies, practices and procedures that may be necessary to ensure equal access to housing. The purpose of this effort is to provide a clear and consistent process for individuals with disabilities to make requests for reasonable accommodation in order to obtain relief from the various land use, zoning, building laws, rules, policies, practices and/or procedures of the City.

The reasonable accommodations process would specify that following ADA requirements, fair housing laws, as well as definitions of disabilities, the City will take steps to establish procedures for granting reasonable accommodations. This may include revisions to the zoning ordinance which would specify who qualifies for reasonable accommodation, how to apply for reasonable accommodation, what types of reasonable accommodations can be made, provided health and safety codes are not violated, and the procedures for approval (as discretionary approval by the Zoning Administrator or Community & Economic Development Director). The types of reasonable accommodation may include relaxing development standards in order to accommodate a disabled person's application for permits relating to modifications of his/her home for accessibility purposes. Reasonable accommodation may also include fee waiver or reduction for disabled persons.

Five-year Objectives and Time Frame:

- Establish a formal reasonable accommodation process by July 2005 to incorporate procedures for requesting reasonable accommodation

Responsible Agencies:

- Community and Economic Development Department; Modesto Independent Living Center

Funding Sources:

- City General Fund

Goal 5: Reduce Governmental Constraints**Program 5.1: Multi-Family Developer Incentive Program**

The Stanislaus County Housing Authority and nonprofit sponsors of housing for very-low-income households are exempt from the City's Capital Facilities Fees (developer fees). For multi-family projects with density bonuses, 20 percent of the project units must serve low income households or 10 percent of the units must serve very low income households. For these projects, developer construction fees are levied by deferring payment of Capital Facility Fees with 20 percent required down and five years to pay.

Five-Year Objectives and Time Frame:

- Assist multi-family density bonus project developers with fee deferrals of Capital Facilities Fees, for projects serving very-low and low-income households with an objective of assisting 30 units per year or 150 units over 5 year

Responsible Agencies:

- Community and Economic Development Department (Planning Division); and City Council

Funding Sources:

- General Fund

Program 5.2: Streamlined Application Review and Permit Processing

The City complies with the State-mandated Permit Streamlining Act, which ensures timely processing of planning development applications. The City building permit inspections and review have a minimal turnaround time, and no processing procedures result in extensive delays for affordable housing.

The City Council has available to it the ability to declare a "shelter crisis" eliminating the requirement for a use permit for the establishment of an emergency shelter for any period of time so designated. By adopting such a declaration, the City may also suspend certain development standards and building code requirements that were non-safety in nature. In

January of 2004, the City Council declared a “Shelter Crisis” under California Government Code Section 8698 (d) and a temporary emergency shelter was immediately established at 320 Ninth Street. This emergency shelter facility was remodeled and furnished over a four-week period with City coordination and much community participation. The Salvation Army elected to operate the shelter during the emergency period. The shelter accommodates 50 adults.

Five-Year Objectives and Time Frame:

- Continue the City’s periodical reviews of the application review and permit processing procedures and time frame to ensure continued compliance with the Permit Streamlining Act

Responsible Agencies:

- Community and Economic Development Department

Funding Sources:

- General Fund

Program 5.3: Reduction of Parking Standards

In general, parking requirements in the City do not serve as a constraint to housing development. However, the City allows a reduction in parking standards for senior housing developments. The objective is to match parking standards with need to reduce costs. As the City begins to promote mixed-use developments along the commercial corridors, flexible parking standards may be adopted for mixed use projects and projects that involve small-size units.

Five-Year Objectives and Time Frame:

- Continue to offer reduced parking requirements for senior housing developments
- Review parking requirements in 2005 for mixed-use projects to offer flexibility in meeting parking needs (such as shared parking with commercial uses, off-site parking, reduced parking due to potential reduced trips)
- Consider reducing the parking requirements in 2005 for projects that include small-size units (such as studios, lofts, and one-bedroom units)

Responsible Agencies:

- Community and Economic Development Department (Planning Division)

Funding Sources:

- General Fund

Program 5.4: Annual Report of General Plan

In accordance with State law, an annual review of the City's progress in implementing the General Plan must be conducted by the City Council. This review should include the progress of the Housing Element in meeting its share of the regional housing needs. The City will make any necessary adjustments to the General Plan elements (including the Housing Element) to ensure consistency among the elements, to promote effective policy and program implementation, and to reflect changed conditions and regulations. As part of the annual review, the City will evaluate its progress in meeting its share of the Regional Housing Needs Allocation (RHNA). If components of the RHNA are not met, the City will evaluate the reasons for this occurrence and respond in conformance with implementation programs as set forth in the Housing Element

Five-Year Objectives and Time Frame:

- Conduct annual reviews of the General Plan implementation

Responsible Agencies:

- Community and Economic Development Department (Planning Division)

Funding Sources:

- General Fund

Program 5.5: Administrative Coordination

Currently, several departments in the City are responsible to the delivery of various housing programs. For example, the CDBG- and HOME-funded housing programs are administrated by the Parks, Recreation, and Neighborhoods Department. Uses of the redevelopment housing set-aside funds are overseen by the Community and Economic Development Department. The coordination of program delivery and uses of funds among departments requires increased efforts and sometimes results in duplicated efforts. Particularly, if a Housing Trust Fund is created to consolidate various housing funding sources (Program 1.3), the City may consider assigning the responsibility of overseeing the Trust Fund to one department.

Five-Year Objectives and Time Frame:

- Consider reassignment/consolidation of housing program responsibilities in 2004

Responsible Agencies:

- Community and Economic Development Department; Parks, Recreation, and Neighborhoods Department; City Council

Funding Sources:

- None required

Goal 6: Ensure Adequate Services to Housing

Program 6.1: Urban Growth Policy Update

The Modesto General Plan calls for the City to maintain a five-year supply of vacant and agricultural land served with urban infrastructure and available for development. In addition, the General Plan provides that new development should occur next to existing development. This avoids situations in which the City might become responsible for extending urban services (for example, sewer lines) through open areas to new development.

The purpose of the Urban Growth Policy Update is to identify land that would be available for development, and would be sufficient to provide a five-year supply. There are two parts to this process: one is the preparation of an inventory of available land for various uses (residential, commercial, business park), and the second is an analysis of market conditions expected over the next five years.

Three areas of the City are identified in the Urban Area General Plan. One is the Redevelopment Area, located in the downtown area of the City. The second is the Baseline Developed Area, which is generally that portion of the City that is already developed. The third area is the Planned Urbanizing Area. This portion of the community extends beyond the City limits to the City's "Sphere of Influence." The Sphere of Influence is the area in which the City would likely extend urban services at some point in the future.

Preparation of a Sewer Master Plan is expected to commence in 2003. This plan will analyze sewer infrastructure improvements needed to provide sewer service to both growth areas and existing areas. The analysis will evaluate sewer trunk extensions, relief sewers, wastewater treatment, disposal capacity, costs of improvements and funding sources for system upgrades. Once this information is available, the City will be in a position to evaluate how much and where the City can grow.

Five-Year Objectives and Time Frame:

- Conduct an Urban Area Growth review every two years to direct and manage growth, ensuring adequate urban services for new developments
- Commence the preparation of Sewer Master Plan in 2003

Responsible Agencies:

- Community and Economic Development Department; and Engineering and Transportation Department

Funding Sources:

- None required

Program 6.2: Encourage Infill Development

In an effort to maximize efficiency of existing infrastructure, the City will establish a program to provide regulatory, financial, or other incentives to promote infill development to meet projected housing needs.

According to Section 15331 of the California CEQA Guidelines, Infill development projects are those projects that meet the following characteristics:

- a) The development project is consistent with the general plan designation and the zoning.
- b) The project is located within the City limits on a site of no more than five acres, substantially surrounded by urban uses.
- c) The project has no value as habitat for endangered, rare or threatened species.
- d) Approval of the project would not result in any significant effects relating to traffic, noise, air quality, or water quality.
- e) The site can be adequately served by all required utilities and public services.

The City will solicit input from local developers and interested parties to determine the greatest obstacles to infill development, and develop strategies accordingly to address these obstacles. The creation of marketing materials by the City to promote infill development may be a part of this program. Marketing materials may include development fee waivers for the development of affordable housing, the availability of CDBG grants to assist with public infrastructure improvements to affordable housing projects, the availability of vacant residential sites inventory report, listing site locations, acreages, ownership, zoning and entitlement requirements.

In addition to the resources listed above, the City indirectly lowers the development costs by streamlining the development application process for infill-development through a number of activities that include:

- pre-application meetings with applicants
- consolidation of development applications
- expedited review
- streamlined environmental assessment through the use the infill exemptions where appropriate and the use of a Master Environmental Impact Report.
- Lesser requirements and costs for the entitlement process (for example, no specific plan or financing master plan is required).

Infill development incentives include the advantage of existing infrastructure, straight zoning that allows development to go directly to filing a building permit, deferred dedication and improvements where appropriate and relaxed standards through the availability of the planned development zone.

Residential development proposals that agree to provide affordability covenants may receive fee deferrals or waivers based on household income criteria applied to the residential development.

Five-Year Objectives and Time Frame:

- Ongoing, with incentives in place by 2005

Responsible Agencies:

- Community and Economic Development Department (Planning Division)

Funding Sources:

- General Fund, CDBG, HOME, redevelopment housing set-aside funds

Goal 7: Promote Jobs-Housing Balance**Program 7.1: Coordination of Housing and Economic Development Efforts**

In recent years, housing growth in Modesto has been largely absorbed by San Francisco Bay Area workers who seek affordable housing eastward. A jobs-housing imbalance exists, jeopardizing the quality of life offered by Modesto, creating impacts on the City's infrastructure systems, air quality, and economic well-being of the community. To attempt balancing housing growth and economic development, the City offers several mechanisms:

- Urban Growth Policy Update (Program 6.1): to ensure a balanced inventory of land uses is available for the upcoming five years
- Redevelopment: to revitalize residential neighborhoods and commercial/industrial areas with blighted conditions
- Revolving Loans: to assist businesses in making necessary improvements and expansion efforts for economic/employment development purposes
- Revenue Bonds: to provide for the construction and rehabilitation of major infrastructure and facilities necessary to support economic development efforts
- Enterprise Designation Area: to offer fee rebates or exemptions to attract new businesses, retain existing businesses, and encourage expansion efforts
-

Five-Year Objectives and Time Frame:

- Ongoing economic development efforts

Responsible Agencies:

- Community and Economic Development Department (Business Development Office)

Funding Sources:

- Redevelopment tax increment, revenue bonds, General Funds, among others

Program 7.2: Affordable Workforce Housing

Many people who work in the City cannot afford to live in the City. Through economic development efforts (Program 7.1), the City will work with businesses to create and expand higher-pay jobs in the City. The City will also coordinate with the business community to address the housing needs of workers.

The City may also consider a mechanism whereby housing created in the City demonstrates an improved match between the wages offered by jobs available in the City and a range of housing options is provided. In conjunction with the Inclusionary Housing Program (if adopted), the City can develop incentives in the Inclusionary Housing Program for developers to offer a range of housing options. The City may also establish a preference points system for allocating the affordable housing units created based on place of current residency and employment.

Five-Year Objectives and Time Frame:

- Consider mechanisms in conjunction with the adoption of the Inclusionary Housing Program (if pursued)

Responsible Agencies:

- Community and Economic Development Department; Parks, Recreation, and Neighborhoods Department; Planning Commission; and City Council

Funding Sources:

- None required

C. QUANTIFIED OBJECTIVES

Sites to be Provided

Potentially, the City of Modesto has a regional housing needs allocation of 15,347 units for the period of January 1, 2001 through June 30, 2008. With 3,227 units already built, the City needs to provide adequate sites for the construction of 12,120 units.

New Units Anticipated

Between January 2001 and December 2002, 3,227 units were constructed in the City. Based on a historic trend (over the past 20 years), the City has an average construction rate of 1,200 units annually. Given the significant infrastructure constraints, particularly in terms of water and sewer services, the City does not anticipate an accelerated construction rate that would significantly exceed historic trends. Therefore, between 2003 and 2008, the City anticipates a total construction objective of 6,000 units. Combined with the 3,227 units already constructed, the City's construction objective for the 7.5-year period is 9,227 units.

Units to be Rehabilitated

The City administers a number of residential rehabilitation programs. Based on past experience, funding availability, and staff constraints, the City anticipates assisting 265 households with various levels of housing rehabilitation assistance.

Units to be Conserved

A number of publicly assisted housing developments in the City, totaling 735 units, may be at risk of converting to non-low-income uses. The City has established an objective to help conserve this affordable housing stock.

Households to be Assisted

Through homebuyer assistance programs, density bonuses, and fee deferrals, the City plans to extend affordable housing opportunities to 340 households.

Table 6-1
Summary of Five-Year Quantified Housing Objectives

	Very Low	Low	Moderate	Above Moderate	Total
Housing Sites to be Provided (RHNA minus units built since 2001)					
RHNA	3,326	2,603	2,544	3,647	12,939
Total New Units Anticipated (5 yrs)	1,320	1,070	1,260	2,400	6,000
Mobile/Manufactured Homes	25	25			50
Second Units	30	45			75
Total New Units Anticipated (7.5 yrs) (including units built since 2001)	1,370	1,076	1,939	4,892	9,227
Housing Units to be Rehabilitated					
Housing Rehabilitation	130	135			265
Housing Units to be Conserved					
Preservation of At-risk Housing	735				735
Households to be Assisted					
Homebuyers Assistance		25	65		90
Density Bonus	100	100	50		250
<i>Fee Deferrals</i>	75	75			150

Note: The income distribution of the housing objectives is estimated based on program requirements and typical market conditions.

**City of Modesto
Housing Element (2003-2008)
Appendices**

Maps

Map A-1	City of Modesto Vacant and Underdeveloped Commercial and Professional Office Zoned Properties within the Incorporated Area.
Map-A-2	City of Modesto Potential Emergency Shelter Sites based on Underdeveloped and Vacant Industrial Zoned Properties within the Incorporated Area.
Map A-3	City of Modesto Vacant and Underdeveloped Residential Zoned Properties within the Incorporated Area.
Map A-4	City of Modesto General Plan Areas.
Map A-5	City of Modesto Residential Specific Plan Areas
Map A-6	City of Modesto Residential CPD's and Areas with a Positive Measure A/M Vote
Map A-7	City of Modesto Sewer Trunk and Water Transmission Lines

Tables

Table A-1	Summary Table of Residential Sites Inventory within the Modesto City Limits
Table A-2	Measure M Area Development Assumptions Table

Map A-1
City of Modesto

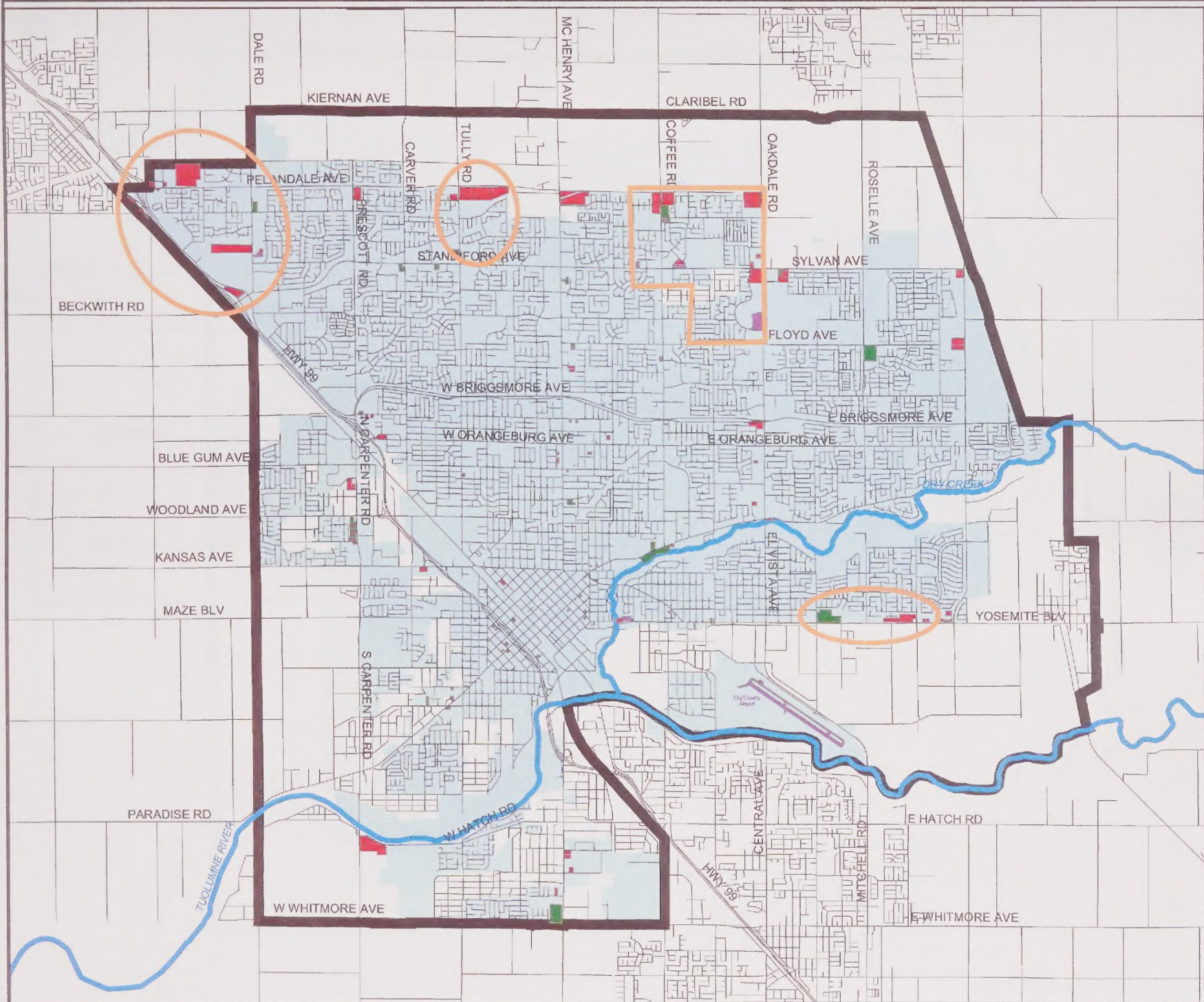
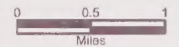
Vacant and Underdeveloped Commercial and Professional Office Zoned Properties within the Incorporated Area

LEGEND

-  Sphere of Influence
-  City of Modesto
- Commercial Sites**
 -  Vacant - 240 Total Acres
 -  Underdeveloped - 74 Total Acres
 -  Professional Office Sites - 20.9 Total Acres
-  Commercial Sites that could potentially Accommodate Housing



October 9, 2003



City of Modesto

Potential Emergency Shelter Sites based on Underdeveloped and Vacant - Industrial Zoned Properties within the Incorporated Area

Legend

— Sphere of Influence

City of Modesto

Industrial Sites

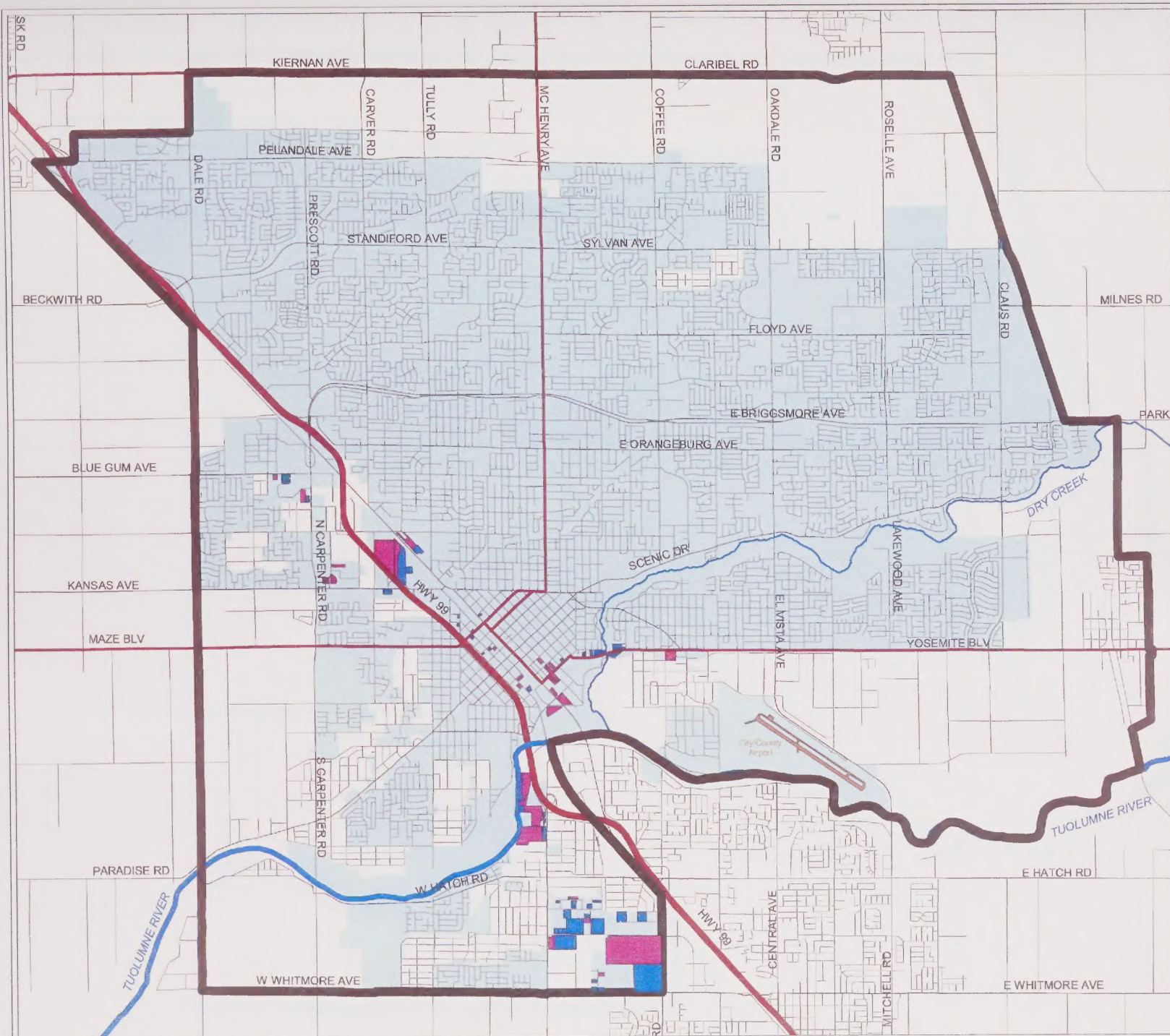
Underdeveloped - 196 Total Acres

Vacant - 147 Total Acres



October 13, 2003

0 1 Miles



City of Modesto

Vacant and Underdeveloped-Residential Zoned Properties within the Incorporated Area

LEGEND

-  Comprehensive Planning District (C.P.D.)
-  Modesto Sphere of Influence
-  Modesto Incorporated Property

Single Family

-  Vacant Land (621.1 ac)
-  Tentative Maps (135 ac)
-  Finaled (178.9 ac)
-  Underdeveloped (251.3 ac)

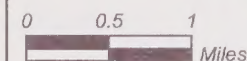
Multi-Family

-  Medium Density R-2 (45.1 ac)
-  High Density R-3 (77.4 ac)
-  CPD Mixed Use (15.8ac) 60% res.
-  Underdeveloped R-2 & R-3 (13.3 ac)

Total Vacant and Underdeveloped Residential Zoned Land - 1,372.4 acres



December 31, 2002



City of Modesto

General Plan Areas

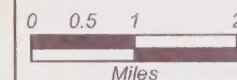
Legend

-  Redevelopment Area
-  Planned Urbanizing Area
-  Baseline Developed Area
-  General Plan Boundary
-  Sphere of Influence
-  Modesto
-  Ceres
-  County
-  Hughson
-  Oakdale
-  Riverbank

Source: 1995 Modesto Urban Area General Plan



October 9, 2003



Map A-5
City of Modesto

Residential
 Specific Plan
 Areas

LEGEND

-  Modesto Sphere of Influence
-  Modesto Incorporated Property

Residential Properties*

-  Vacant Land
-  Underdeveloped

Specific Plan Areas

-  Coffee/Claratina
-  Empire North Unit 1
-  Fairview Village
-  Carver-Bangs
-  North Beyer
-  Pelandale-Snyder
-  Village One

* As of 12/31/2002



December 23, 2003

0 0.5 1
 Miles



City of Modesto

Residential CPDs and Areas with a Positive Measure A/M Vote

LEGEND

-  Comprehensive Planning District (C.P.D.)
-  Modesto Sphere of Influence
-  Modesto Incorporated Property

Areas Subjected to a Citizen's Advisory Vote

-  CPD Areas with a Positive Measure A/M Vote



January 8, 2004

0 0.5 1 Miles



Waterman/
Luchessa
Properties

Kiernan/Carver CPD

Pelandale/
McHenry CPD

Hetch Hetchy CPD

Roselle/Claribel CPD

Pelandale/Snyder CPD

Coffee/
Claratina CPD

North Beyer
CPD

Proposed
Roselle/
Claribel SP

Village
One CPD

Empire
North CPD

Johansen
CPD

Paradise/
Carpenter
CPD

Fairview
Village CPD

Whitmore/
Carpenter
CPD

DRY CREEK

Tuolumne River

City/County Airport

City of Modesto

Sewer Trunk and Water Transmission Lines

LEGEND

-  Modesto Sphere of Influence
-  Modesto Incorporated Property
-  Existing Sewer Trunk Lines
-  Proposed Sewer Trunk Lines
-  Water Transmission Lines

Areas Subjected to a Citizen's Advisory Vote

-  CPD Areas with a Positive Measure AWM Vote



January 26, 2004

0 0.5 1
Miles



Summary Table of Sites Inventory within the Modesto City Limits

(as of December 31, 2002)

Table A-1

Single Family Sites

Residential Zoning District	No. of Parcels	Acreage	Density units/acre	Projected Housing Units
R-1 (vacant)	195	621.1	5.1	3,168
R-1 (tentative maps)	7	136.0	5.1	694
R-1 (final maps)	307	179.6	5.1	916
R-1 vacant subtotal	509	936.7		4,777
R-1 (underdeveloped)	73	251.3	4	1,005
R-1 Underdeveloped subtotal	73	251.3		1,005
Single Family Total	582	1,188		5,783

Multi-family Sites

Residential Zoning District	No. of Parcels	Acreage	Density units/acre	Projected Housing Units
Village One Specific Plan (vacant multi-family)	18	59.6	24	1,431
R-2 (vacant)	43	45.1	14	631
R-3 (vacant)	30	17.8	22	392
Vacant multi-family subtotal	91	122.5		2,454
R-2 (underdeveloped)	7	7.9	13	103
R-3 (underdeveloped)	4	5.4	20	108
M/F underdeveloped subtotal	11	13.3		211
Mixed use (vacant)	3	15.8	22	348
Mixed-use subtotal	3	15.8	22	348
Multi-family Total	105	152		3,013

APN	Acres	Zone	Location (BDA: Baseline Developed Area)	Type	Located in Riparian Zone?	Located in the Flood Zone?	Located in the Flood Plain?	Located in Hazardous Materials Site?
032-01-03	0.28	P-O	BDA	Residential	No	No	No	No
	0.28	P-O Total						
101-04-41	0.31	R-1	BDA	Residential	No	No	No	No
102-15-28	0.24	R-1	BDA	Residential	No	No	No	No
102-15-10	0.32	R-1	BDA	Residential	No	No	No	No
102-13-04	0.12	R-1	BDA	Residential	Yes	No	No	No
102-13-07	0.48	R-1	BDA	Residential	Yes	No	No	No
105-34-07	0.16	R-1	BDA	Residential	No	No	No	No
107-04-04	0.24	R-1	BDA	Residential	No	No	No	No
109-04-20	0.13	R-1	BDA	Residential	No	No	No	No
112-07-55	0.18	R-1	BDA	Residential	No	No	No	No
112-07-56	0.13	R-1	BDA	Residential	No	No	No	No
112-01-44	0.20	R-1	BDA	Residential	No	No	No	No
112-06-07	0.18	R-1	BDA	Residential	No	No	No	No
112-07-48	0.09	R-1	BDA	Residential	No	No	No	No
112-07-45	0.09	R-1	BDA	Residential	No	No	No	No
112-07-44	0.10	R-1	BDA	Residential	No	No	No	No
112-07-47	0.08	R-1	BDA	Residential	No	No	No	No
112-07-46	0.08	R-1	BDA	Residential	No	No	No	No
112-07-43	0.10	R-1	BDA	Residential	No	No	No	No
113-08-05	0.22	R-1	BDA	Residential	No	No	No	No
115-07-16	0.18	R-1	BDA	Residential	No	No	No	No
117-07-24	0.32	R-1	BDA	Residential	No	No	No	No
117-07-26	0.26	R-1	BDA	Residential	No	No	No	No
117-10-52	0.14	R-1	BDA	Residential	No	No	No	No
118-07-76	0.36	R-1	BDA	Residential	No	No	No	No
118-06-58	0.14	R-1	BDA	Residential	No	No	No	No
120-48-18	1.06	R-1	BDA	Residential	No	No	No	No
120-35-47	0.28	R-1	BDA	Residential	No	No	No	No
120-60-78	0.17	R-1	BDA	Residential	No	No	No	No
120-35-51	0.27	R-1	BDA	Residential	No	No	No	No
052-57-24	0.18	R-1	BDA	Residential	No	No	No	No
055-42-57	0.15	R-1	BDA	Residential	No	No	No	No
055-12-46	0.85	R-1	BDA	Residential	No	No	No	No
055-42-73	0.21	R-1	BDA	Residential	No	No	No	No
056-82-14	0.12	R-1	BDA	Residential	No	Yes	No	No
056-82-11	0.12	R-1	BDA	Residential	No	Yes	No	No
056-81-29	0.12	R-1	BDA	Residential	No	Yes	No	No
056-81-28	0.12	R-1	BDA	Residential	No	Yes	No	No
056-81-26	0.15	R-1	BDA	Residential	No	Yes	No	No
059-18-13	0.17	R-1	BDA	Residential	No	No	No	No
065-30-49	0.18	R-1	BDA	Residential	No	No	No	No
065-22-69	0.37	R-1	BDA	Residential	No	No	No	No
065-32-38	0.24	R-1	BDA	Residential	No	No	No	No
065-32-47	0.16	R-1	BDA	Residential	No	No	No	No
065-30-71	0.18	R-1	BDA	Residential	No	No	No	No
065-30-70	0.19	R-1	BDA	Residential	No	No	No	No
065-30-54	0.23	R-1	BDA	Residential	No	No	No	No

Table A-1
Page 2

065-30-53	0.28	R-1	BDA	Residential	No	No	No	No
065-32-75	0.17	R-1	BDA	Residential	No	No	No	No
065-22-71	0.26	R-1	BDA	Residential	No	No	No	No
065-22-70	0.31	R-1	BDA	Residential	No	No	No	No
065-30-69	0.17	R-1	BDA	Residential	No	No	No	No
065-30-65	0.20	R-1	BDA	Residential	No	No	No	No
065-30-67	0.16	R-1	BDA	Residential	No	No	No	No
065-30-66	0.16	R-1	BDA	Residential	No	No	No	No
067-27-22	0.21	R-1	BDA	Residential	No	No	No	No
067-08-80	0.26	R-1	BDA	Residential	No	No	No	No
067-35-62	0.58	R-1	BDA	Residential	No	No	No	No
067-16-22	0.16	R-1	BDA	Residential	Yes	No	No	No
068-09-27	0.18	R-1	BDA	Residential	No	No	No	No
068-07-04	0.15	R-1	BDA	Residential	No	No	No	No
068-34-31	0.18	R-1	BDA	Residential	No	No	No	No
068-06-28	0.24	R-1	BDA	Residential	No	No	No	No
068-07-41	0.16	R-1	BDA	Residential	No	No	No	No
076-03-62	0.22	R-1	BDA	Residential	No	No	No	No
076-55-68	0.23	R-1	BDA	Residential	No	No	No	No
076-12-25	0.23	R-1	BDA	Residential	No	No	No	No
076-52-71	0.23	R-1	BDA	Residential	No	No	No	No
077-21-59	0.16	R-1	BDA	Residential	No	No	No	No
077-21-58	0.25	R-1	BDA	Residential	No	No	No	No
077-19-49	0.12	R-1	BDA	Residential	No	No	No	No
078-37-18	0.63	R-1	BDA	Residential	No	No	No	No
078-37-91	0.80	R-1	BDA	Residential	No	No	No	No
078-37-93	0.03	R-1	BDA	Residential	No	No	No	No
078-37-89	0.63	R-1	BDA	Residential	No	No	No	No
078-37-05	0.64	R-1	BDA	Residential	No	No	No	No
078-37-06	0.78	R-1	BDA	Residential	No	No	No	No
078-37-31	1.07	R-1	BDA	Residential	No	No	No	No
078-37-32	0.66	R-1	BDA	Residential	No	No	No	No
078-37-66	0.60	R-1	BDA	Residential	No	No	No	No
078-37-24	0.59	R-1	BDA	Residential	No	No	No	No
078-37-53	1.05	R-1	BDA	Residential	No	No	No	No
081-50-91	0.15	R-1	BDA	Residential	No	No	No	No
081-45-03	0.48	R-1	BDA	Residential	No	No	No	No
081-18-62	0.21	R-1	BDA	Residential	No	No	No	No
081-50-86	0.11	R-1	BDA	Residential	No	No	No	No
081-50-82	0.16	R-1	BDA	Residential	No	No	No	No
081-53-19	0.18	R-1	BDA	Residential	No	No	No	No
081-53-18	0.14	R-1	BDA	Residential	No	No	No	No
081-53-15	0.12	R-1	BDA	Residential	No	No	No	No
081-53-14	0.13	R-1	BDA	Residential	No	No	No	No
081-53-16	0.12	R-1	BDA	Residential	No	No	No	No
081-29-41	0.13	R-1	BDA	Residential	No	No	No	No
081-36-05	0.14	R-1	BDA	Residential	No	No	No	No
081-36-06	0.14	R-1	BDA	Residential	No	No	No	No
013-05-49	0.19	R-1	BDA	Residential	No	No	No	No
013-05-48	0.20	R-1	BDA	Residential	No	No	No	No
013-05-45	0.21	R-1	BDA	Residential	No	No	No	No
013-05-44	0.25	R-1	BDA	Residential	No	No	No	No

Table A-1
Page 3

013-05-47	0.23	R-1	BDA	Residential	No	No	No	No
013-05-46	0.24	R-1	BDA	Residential	No	No	No	No
013-81-01	0.17	R-1	BDA	Residential	No	No	No	No
029-21-37	0.16	R-1	BDA	Residential	No	No	No	No
029-21-36	0.17	R-1	BDA	Residential	No	No	No	No
029-01-08	0.19	R-1	BDA	Residential	No	No	No	No
029-25-29	0.34	R-1	BDA	Residential	No	No	No	No
029-18-26	0.68	R-1	BDA	Residential	No	No	No	No
029-30-39	0.24	R-1	BDA	Residential	No	No	No	No
029-25-31	0.21	R-1	BDA	Residential	No	No	No	No
029-21-39	0.10	R-1	BDA	Residential	No	No	No	No
029-21-38	0.15	R-1	BDA	Residential	No	No	No	No
030-50-06	0.18	R-1	BDA	Residential	No	No	No	No
030-57-03	0.27	R-1	BDA	Residential	No	No	No	No
031-11-12	0.11	R-1	BDA	Residential	No	No	No	No
031-14-76	0.17	R-1	BDA	Residential	No	No	No	No
031-13-82	0.59	R-1	BDA	Residential	No	No	No	No
031-20-39	0.26	R-1	BDA	Residential	No	No	No	No
031-48-62	0.13	R-1	BDA	Residential	No	No	No	No
032-22-32	0.06	R-1	BDA	Residential	No	No	No	No
032-62-74	0.29	R-1	BDA	Residential	No	No	No	No
033-25-06	5.21	R-1	BDA	Residential	Yes	No	No	No
033-92-90	0.16	R-1	BDA	Residential	No	No	No	No
033-92-88	0.13	R-1	BDA	Residential	No	No	No	No
033-92-89	0.13	R-1	BDA	Residential	No	No	No	No
033-22-08	0.18	R-1	BDA	Residential	Yes	No	No	No
034-29-61	0.05	R-1	BDA	Residential	Yes	No	No	No
034-17-16	0.18	R-1	BDA	Residential	No	No	No	No
034-07-43	0.14	R-1	BDA	Residential	No	No	No	No
034-14-15	0.07	R-1	BDA	Residential	Yes	No	No	No
034-14-16	0.07	R-1	BDA	Residential	Yes	No	No	No
034-14-29	0.07	R-1	BDA	Residential	Yes	No	No	No
037-65-15	0.13	R-1	BDA	Residential	No	No	No	No
037-65-14	0.14	R-1	BDA	Residential	No	No	No	No
037-65-13	0.13	R-1	BDA	Residential	No	No	No	No
037-65-12	0.13	R-1	BDA	Residential	No	No	No	No
078-37-35	0.56	R-1	BDA	Residential	No	No	No	No
078-37-37	0.68	R-1	BDA	Residential	No	No	No	No
078-37-36	0.56	R-1	BDA	Residential	No	No	No	No
078-37-54	0.77	R-1	BDA	Residential	No	No	No	No
116-06-01	5.01	R-1	BDA	Residential	No	No	No	No
107-09-01	6.68	R-1	BDA	Residential	Yes	Yes	No	No
108-03-16	1.79	R-1	BDA	Residential	Yes	No	No	No
054-51-02	1.00	R-1	BDA	Residential	No	No	No	No
067-29-57	1.49	R-1	BDA	Residential	No	No	No	No
067-33-20	12.29	R-1	BDA	Residential	No	No	No	No
077-07-37	2.68	R-1	BDA	Residential	No	No	No	No
005-65-67	0.31	R-1	BDA	Residential	No	No	No	No
029-24-07	1.22	R-1	BDA	Residential	No	No	No	No
030-01-10	80.60	R-1	BDA	Residential	No	No	No	No
030-10-25	1.52	R-1	BDA	Residential	No	No	No	No
031-06-59	0.38	R-1	BDA	Residential	No	No	No	No

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032-01-04	0.44	R-1	BDA	Residential	No	No	No	No
032-01-01	0.27	R-1	BDA	Residential	No	No	No	No
032-01-02	0.27	R-1	BDA	Residential	No	No	No	No
032-18-06	3.37	R-1	BDA	Residential	No	No	No	No
032-15-41	7.05	R-1	BDA	Residential	No	No	No	No
033-25-06	5.21	R-1	BDA	Residential	No	No	No	No
034-13-06	12.56	R-1	BDA	Residential	Yes	No	No	No
056-28-15	5.26	R-1	Fairview	Residential	No	No	No	No
056-27-10	12.38	R-1	Fairview	Residential	No	No	No	No
056-28-08	45.05	R-1	Fairview	Residential	No	No	No	No
056-28-07	54.49	R-1	Fairview	Residential	No	No	No	No
077-08-26	105.35	R-1	Village One	Residential	No	No	No	No
077-08-20	27.18	R-1	Village One	Residential	No	No	No	No
077-33-07	19.52	R-1	Village One	Residential	No	No	No	No
077-09-14	2.87	R-1	Village One	Residential	No	No	No	No
077-09-13	16.80	R-1	Village One	Residential	No	No	No	No
077-09-12	19.58	R-1	Village One	Residential	No	No	No	No
077-09-25	9.73	R-1	Village One	Residential	No	No	No	No
077-09-26	28.80	R-1	Village One	Residential	No	No	No	No
078-18-47	4.30	R-1	Kiernan/Carver	Residential	No	No	No	No
085-02-55	6.99	R-1	Village One	Residential	No	No	No	No
085-02-56	9.26	R-1	Village One	Residential	No	No	No	No
085-02-52	8.91	R-1	Village One	Residential	No	No	No	No
085-02-39	3.66	R-1	Village One	Residential	No	No	No	No
085-07-11	1.49	R-1	Village One	Residential	No	No	No	No
085-07-13	1.26	R-1	Village One	Residential	No	No	No	No
085-03-57	5.30	R-1	Village One	Residential	No	No	No	No
056-49-38	0.12	R-1	BDA	Residential	No	No	No	No
056-77-78	0.14	R-1	BDA	Residential	No	No	No	No
068-18-12	1.36	R-1	BDA	Residential	Yes	Yes	No	No
077-08-21	0.59	R-1	Village One	Residential	No	No	No	No
065-30-68	0.16	R-1	BDA	Residential	No	No	No	No
065-30-50	0.18	R-1	BDA	Residential	No	No	No	No
029-30-16	0.40	R-1	BDA	Residential	No	No	No	No
081-21-01	2.04	R-1	BDA	Residential	No	No	No	No
081-12-07	24.03	R-1	BDA	Residential	No	No	No	No
113-08-06	0.95	R-1	BDA	Residential	No	No	No	No
077-44-17	0.11	R-1	BDA	Residential	No	No	No	No
077-44-15	0.14	R-1	BDA	Residential	No	No	No	No
070-09-47	0.19	R-1	BDA	Residential	Yes	No	No	No
070-13-11	0.25	R-1	BDA	Residential	Yes	No	No	No
116-04-40	0.57	R-1	BDA	Residential	No	No	No	No
085-01-78	2.15	R-1	Village One	Residential	No	No	No	No
	606.35	R-1 Total						
101-07-22	0.16	R-2	BDA	Residential	No	No	No	No
101-06-24	0.16	R-2	BDA	Residential	No	No	No	No
101-06-17	0.16	R-2	BDA	Residential	No	No	No	No
101-06-63	0.01	R-2	BDA	Residential	No	No	No	No
101-08-21	0.24	R-2	BDA	Residential	No	No	No	No
101-07-58	0.17	R-2	BDA	Residential	No	No	No	No
102-03-70	0.16	R-2	BDA	Residential	No	No	No	No
102-03-12	0.13	R-2	BDA	Residential	No	No	No	No

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102-01-07	0.16	R-2	BDA	Residential	No	No	No	No
102-08-69	0.14	R-2	BDA	Residential	No	No	No	No
102-01-25	0.16	R-2	BDA	Residential	No	No	No	No
103-21-06	0.16	R-2	BDA	Residential	No	No	No	No
107-07-33	0.12	R-2	BDA	Residential	No	No	No	No
109-04-57	0.35	R-2	BDA	Residential	No	No	No	No
110-01-57	1.50	R-2	BDA	Residential	No	No	No	No
052-63-20	2.21	R-2	BDA	Residential	No	No	No	No
065-24-14	2.82	R-2	BDA	Residential	No	No	No	No
068-01-75	0.14	R-2	BDA	Residential	No	No	No	No
068-01-69	0.18	R-2	BDA	Residential	No	No	No	No
068-01-68	0.16	R-2	BDA	Residential	No	No	No	No
068-01-67	0.14	R-2	BDA	Residential	No	No	No	No
013-70-67	1.36	R-2	BDA	Residential	No	No	No	No
031-06-45	0.35	R-2	BDA	Residential	No	No	No	No
032-13-15	0.21	R-2	BDA	Residential	No	No	No	No
032-13-01	0.21	R-2	BDA	Residential	No	No	No	No
033-71-19	0.12	R-2	BDA	Residential	No	No	No	No
034-02-41	0.24	R-2	BDA	Residential	No	No	No	No
034-06-01	0.08	R-2	BDA	Residential	No	No	No	No
034-06-02	0.21	R-2	BDA	Residential	No	No	No	No
034-07-22	0.69	R-2	BDA	Residential	No	No	No	No
035-46-28	0.15	R-2	BDA	Residential	No	Yes	No	No
035-46-26	0.15	R-2	BDA	Residential	No	Yes	No	No
035-48-14	0.18	R-2	BDA	Residential	No	No	No	No
035-47-26	0.19	R-2	BDA	Residential	No	No	No	No
035-44-37	0.18	R-2	BDA	Residential	No	No	No	No
065-21-09	4.04	R-2	BDA	Residential	No	No	No	No
065-21-04	0.74	R-2	BDA	Residential	No	No	No	No
065-21-03	18.47	R-2	BDA	Residential	No	No	No	No
065-24-13	4.07	R-2	BDA	Residential	No	No	No	No
005-65-68	0.84	R-2	BDA	Residential	No	No	No	No
031-02-03	0.50	R-2	BDA	Residential	No	No	No	No
034-06-06	1.55	R-2	BDA	Residential	No	No	No	No
033-78-05	1.09	R-2	BDA	Residential	No	No	No	No
	45.07	R-2 Total						
104-28-09	0.06	R-3	BDA	Residential	No	No	No	No
104-28-08	0.10	R-3	BDA	Residential	No	No	No	No
104-19-14	0.04	R-3	BDA	Residential	No	No	No	No
104-19-12	0.16	R-3	BDA	Residential	No	No	No	No
104-26-01	0.03	R-3	BDA	Residential	No	No	No	No
104-21-08	0.16	R-3	BDA	Residential	No	No	No	No
106-05-04	0.16	R-3	BDA	Residential	No	No	No	No
106-07-15	0.32	R-3	BDA	Residential	No	No	No	No
107-08-15	0.27	R-3	BDA	Residential	No	No	No	No
109-03-88	0.21	R-3	BDA	Residential	No	No	No	No
110-09-16	0.12	R-3	BDA	Residential	No	No	No	No
110-08-12	0.25	R-3	BDA	Residential	No	No	No	No
030-56-04	1.02	R-3	BDA	Residential	No	No	No	No
031-01-15	0.22	R-3	BDA	Residential	No	No	No	No
033-31-64	0.27	R-3	BDA	Residential	No	No	No	No
035-42-73	0.12	R-3	BDA	Residential	No	No	No	No

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035-42-31	0.19	R-3	BDA	Residential	No	No	No	No
035-45-01	0.37	R-3	BDA	Residential	No	No	No	No
035-45-56	0.22	R-3	BDA	Residential	No	No	No	No
035-42-05	0.19	R-3	BDA	Residential	No	No	No	No
033-30-34	1.31	R-3	BDA	Residential	No	No	No	No
035-45-17	0.35	R-3	BDA	Residential	No	No	No	No
067-27-21	1.51	R-3	BDA	Residential	No	No	No	No
031-01-37	0.40	R-3	BDA	Residential	No	No	No	No
033-78-05	4.29	R-3	BDA	Residential	No	No	No	No
033-78-02	3.71	R-3	BDA	Residential	No	No	No	No
109-14-10	0.12	R-3	BDA	Residential	No	No	No	No
031-01-23	0.95	R-3	BDA	Residential	No	No	No	No
031-01-22	0.23	R-3	BDA	Residential	No	No	No	No
031-01-33	0.44	R-3	BDA	Residential	No	No	No	No
	17.78	R-3 Total						
014-38-02	14.46		Empire North	Residential	Yes	No	No	No
	683.92	Grand Total						

APN	Acres	Zone	Location	Type	Parcel Count	Located in a Riparian Zone?	Located in the Flood Zone?	Located in the Flood Plain?	Located in a Hazardous Materials site?
082-08-16	7.23	SP-O R-1	Coffee/Claratina	Tentative	1	No	No	No	No
	7.23	Coffee/Claratina Total							
056-27-02	82.61	SP-O R-1	Fairview	Tentative	2	No	No	No	No
	82.61	Fairview Total							
046-07-08	19.74	SP-O R-1	Pelandale/Snyder	Tentative	3	No	No	No	No
	19.74	Pelandale/Snyder Total							
085-49-16	8.60	SP-H R-1	Village One	Tentative	4	No	No	No	No
085-38-52	4.74	SP-O R-1	Village One	Tentative	5	No	No	No	No
085-01-78	2.30	SP-H R-1	Village One	Tentative	6	No	No	No	No
085-42-01	10.80	SP-O R-1	Village One	Tentative	7	No	No	No	No
	26.44	Village One Total							
	136.02	Grand Total							

APN	Acres	Zone	Location	Type	Parcel Count	Located in a Riparian Zone?	Located in a Flood Zone?	Located in a Flood Plain?	Located in a Hazardous Materials site?
082-20-46	0.16	R-1	Coffee/Claratina	Finaled	1	No	No	No	No
082-20-44	0.12	R-1	Coffee/Claratina	Finaled	2	No	No	No	No
082-20-45	0.12	R-1	Coffee/Claratina	Finaled	3	No	No	No	No
082-19-16	0.19	R-1	Coffee/Claratina	Finaled	4	No	No	No	No
082-19-17	0.19	R-1	Coffee/Claratina	Finaled	5	No	No	No	No
082-19-41	0.19	R-1	Coffee/Claratina	Finaled	6	No	No	No	No
082-22-57	0.21	R-1	Coffee/Claratina	Finaled	7	No	No	No	No
082-22-45	0.38	R-1	Coffee/Claratina	Finaled	8	No	No	No	No
082-22-34	0.18	R-1	Coffee/Claratina	Finaled	9	No	No	No	No
082-22-58	0.28	R-1	Coffee/Claratina	Finaled	10	No	No	No	No
082-22-33	0.21	R-1	Coffee/Claratina	Finaled	11	No	No	No	No
082-22-44	0.20	R-1	Coffee/Claratina	Finaled	12	No	No	No	No
082-22-35	0.23	R-1	Coffee/Claratina	Finaled	13	No	No	No	No
082-22-47	0.21	R-1	Coffee/Claratina	Finaled	14	No	No	No	No
082-22-56	0.23	R-1	Coffee/Claratina	Finaled	15	No	No	No	No
082-22-32	0.17	R-1	Coffee/Claratina	Finaled	16	No	No	No	No
082-22-59	0.17	R-1	Coffee/Claratina	Finaled	17	No	No	No	No
082-22-43	0.13	R-1	Coffee/Claratina	Finaled	18	No	No	No	No
082-22-48	0.13	R-1	Coffee/Claratina	Finaled	19	No	No	No	No
082-22-36	0.14	R-1	Coffee/Claratina	Finaled	20	No	No	No	No
082-22-55	0.15	R-1	Coffee/Claratina	Finaled	21	No	No	No	No
082-22-31	0.13	R-1	Coffee/Claratina	Finaled	22	No	No	No	No
082-22-60	0.15	R-1	Coffee/Claratina	Finaled	23	No	No	No	No
082-22-42	0.15	R-1	Coffee/Claratina	Finaled	24	No	No	No	No
082-22-49	0.15	R-1	Coffee/Claratina	Finaled	25	No	No	No	No
082-22-37	0.15	R-1	Coffee/Claratina	Finaled	26	No	No	No	No
082-22-30	0.13	R-1	Coffee/Claratina	Finaled	27	No	No	No	No
082-22-54	0.15	R-1	Coffee/Claratina	Finaled	28	No	No	No	No
082-22-61	0.15	R-1	Coffee/Claratina	Finaled	29	No	No	No	No
082-22-41	0.15	R-1	Coffee/Claratina	Finaled	30	No	No	No	No
082-22-50	0.15	R-1	Coffee/Claratina	Finaled	31	No	No	No	No
082-22-38	0.15	R-1	Coffee/Claratina	Finaled	32	No	No	No	No
082-22-29	0.15	R-1	Coffee/Claratina	Finaled	33	No	No	No	No
082-22-53	0.15	R-1	Coffee/Claratina	Finaled	34	No	No	No	No
082-22-62	0.15	R-1	Coffee/Claratina	Finaled	35	No	No	No	No
082-22-40	0.18	R-1	Coffee/Claratina	Finaled	36	No	No	No	No
082-22-39	0.18	R-1	Coffee/Claratina	Finaled	37	No	No	No	No
082-22-51	0.18	R-1	Coffee/Claratina	Finaled	38	No	No	No	No
082-22-28	0.18	R-1	Coffee/Claratina	Finaled	39	No	No	No	No
082-22-52	0.20	R-1	Coffee/Claratina	Finaled	40	No	No	No	No
082-22-63	0.18	R-1	Coffee/Claratina	Finaled	41	No	No	No	No
082-22-17	0.17	R-1	Coffee/Claratina	Finaled	42	No	No	No	No
082-22-18	0.17	R-1	Coffee/Claratina	Finaled	43	No	No	No	No
082-22-27	0.17	R-1	Coffee/Claratina	Finaled	44	No	No	No	No
082-22-09	0.18	R-1	Coffee/Claratina	Finaled	45	No	No	No	No
082-22-08	0.21	R-1	Coffee/Claratina	Finaled	46	No	No	No	No
082-22-01	0.19	R-1	Coffee/Claratina	Finaled	47	No	No	No	No

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082-22-16	0.15	R-1	Coffee/Claratina	Finaled	48	No	No	No	No
082-22-19	0.15	R-1	Coffee/Claratina	Finaled	49	No	No	No	No
082-22-26	0.15	R-1	Coffee/Claratina	Finaled	50	No	No	No	No
082-22-10	0.15	R-1	Coffee/Claratina	Finaled	51	No	No	No	No
082-22-07	0.16	R-1	Coffee/Claratina	Finaled	52	No	No	No	No
082-22-02	0.15	R-1	Coffee/Claratina	Finaled	53	No	No	No	No
082-22-20	0.15	R-1	Coffee/Claratina	Finaled	54	No	No	No	No
082-22-25	0.16	R-1	Coffee/Claratina	Finaled	55	No	No	No	No
082-22-15	0.14	R-1	Coffee/Claratina	Finaled	56	No	No	No	No
082-22-11	0.15	R-1	Coffee/Claratina	Finaled	57	No	No	No	No
082-22-03	0.15	R-1	Coffee/Claratina	Finaled	58	No	No	No	No
082-22-06	0.17	R-1	Coffee/Claratina	Finaled	59	No	No	No	No
082-22-21	0.15	R-1	Coffee/Claratina	Finaled	60	No	No	No	No
082-22-24	0.16	R-1	Coffee/Claratina	Finaled	61	No	No	No	No
082-22-04	0.19	R-1	Coffee/Claratina	Finaled	62	No	No	No	No
082-22-05	0.20	R-1	Coffee/Claratina	Finaled	63	No	No	No	No
082-22-12	0.24	R-1	Coffee/Claratina	Finaled	64	No	No	No	No
082-22-13	0.20	R-1	Coffee/Claratina	Finaled	65	No	No	No	No
082-22-14	0.25	R-1	Coffee/Claratina	Finaled	66	No	No	No	No
082-22-22	0.19	R-1	Coffee/Claratina	Finaled	67	No	No	No	No
082-21-38	0.13	R-1	Coffee/Claratina	Finaled	68	No	No	No	No
082-21-37	0.13	R-1	Coffee/Claratina	Finaled	69	No	No	No	No
082-21-36	0.12	R-1	Coffee/Claratina	Finaled	70	No	No	No	No
082-21-35	0.12	R-1	Coffee/Claratina	Finaled	71	No	No	No	No
082-21-34	0.12	R-1	Coffee/Claratina	Finaled	72	No	No	No	No
082-21-33	0.12	R-1	Coffee/Claratina	Finaled	73	No	No	No	No
082-21-32	0.12	R-1	Coffee/Claratina	Finaled	74	No	No	No	No
082-21-31	0.13	R-1	Coffee/Claratina	Finaled	75	No	No	No	No
082-21-30	0.13	R-1	Coffee/Claratina	Finaled	76	No	No	No	No
082-21-29	0.13	R-1	Coffee/Claratina	Finaled	77	No	No	No	No
082-21-28	0.16	R-1	Coffee/Claratina	Finaled	78	No	No	No	No
082-21-27	0.18	R-1	Coffee/Claratina	Finaled	79	No	No	No	No
082-21-26	0.16	R-1	Coffee/Claratina	Finaled	80	No	No	No	No
082-21-25	0.19	R-1	Coffee/Claratina	Finaled	81	No	No	No	No
082-21-16	0.21	R-1	Coffee/Claratina	Finaled	82	No	No	No	No
082-21-24	0.24	R-1	Coffee/Claratina	Finaled	83	No	No	No	No
082-21-17	0.17	R-1	Coffee/Claratina	Finaled	84	No	No	No	No
082-21-18	0.18	R-1	Coffee/Claratina	Finaled	85	No	No	No	No
082-21-19	0.18	R-1	Coffee/Claratina	Finaled	86	No	No	No	No
082-21-20	0.18	R-1	Coffee/Claratina	Finaled	87	No	No	No	No
082-21-21	0.16	R-1	Coffee/Claratina	Finaled	88	No	No	No	No
082-21-23	0.21	R-1	Coffee/Claratina	Finaled	89	No	No	No	No
082-21-22	0.30	R-1	Coffee/Claratina	Finaled	90	No	No	No	No
082-21-44	1.69	R-1	Coffee/Claratina	Finaled	91	No	No	No	No
082-21-15	0.19	R-1	Coffee/Claratina	Finaled	92	No	No	No	No
082-21-01	0.20	R-1	Coffee/Claratina	Finaled	93	No	No	No	No
082-21-14	0.16	R-1	Coffee/Claratina	Finaled	94	No	No	No	No
082-21-02	0.16	R-1	Coffee/Claratina	Finaled	95	No	No	No	No
082-21-13	0.16	R-1	Coffee/Claratina	Finaled	96	No	No	No	No
082-21-03	0.16	R-1	Coffee/Claratina	Finaled	97	No	No	No	No
082-21-12	0.16	R-1	Coffee/Claratina	Finaled	98	No	No	No	No
082-21-04	0.16	R-1	Coffee/Claratina	Finaled	99	No	No	No	No

082-21-11	0.16	R-1	Coffee/Claratina	Finaled	100	No	No	No	No
082-21-05	0.16	R-1	Coffee/Claratina	Finaled	101	No	No	No	No
082-21-10	0.16	R-1	Coffee/Claratina	Finaled	102	No	No	No	No
082-21-06	0.17	R-1	Coffee/Claratina	Finaled	103	No	No	No	No
082-21-09	0.26	R-1	Coffee/Claratina	Finaled	104	No	No	No	No
082-21-08	0.19	R-1	Coffee/Claratina	Finaled	105	No	No	No	No
082-21-07	0.27	R-1	Coffee/Claratina	Finaled	106	No	No	No	No
	19.82	Coffee/Claratina Total							
046-21-12	0.17	R-1	Kiernan/Carver	Finaled	107	No	No	No	No
046-21-13	0.17	R-1	Kiernan/Carver	Finaled	108	No	No	No	No
046-21-10	0.17	R-1	Kiernan/Carver	Finaled	109	No	No	No	No
046-21-11	0.17	R-1	Kiernan/Carver	Finaled	110	No	No	No	No
046-21-16	0.20	R-1	Kiernan/Carver	Finaled	111	No	No	No	No
046-21-14	0.17	R-1	Kiernan/Carver	Finaled	112	No	No	No	No
046-21-15	0.16	R-1	Kiernan/Carver	Finaled	113	No	No	No	No
046-21-08	0.20	R-1	Kiernan/Carver	Finaled	114	No	No	No	No
046-21-09	0.18	R-1	Kiernan/Carver	Finaled	115	No	No	No	No
046-21-40	0.23	R-1	Kiernan/Carver	Finaled	116	No	No	No	No
046-21-33	0.22	R-1	Kiernan/Carver	Finaled	117	No	No	No	No
046-21-36	0.18	R-1	Kiernan/Carver	Finaled	118	No	No	No	No
046-21-37	0.19	R-1	Kiernan/Carver	Finaled	119	No	No	No	No
046-21-34	0.20	R-1	Kiernan/Carver	Finaled	120	No	No	No	No
046-21-35	0.17	R-1	Kiernan/Carver	Finaled	121	No	No	No	No
046-21-38	0.18	R-1	Kiernan/Carver	Finaled	122	No	No	No	No
046-21-39	0.21	R-1	Kiernan/Carver	Finaled	123	No	No	No	No
046-21-30	0.18	R-1	Kiernan/Carver	Finaled	124	No	No	No	No
046-21-31	0.19	R-1	Kiernan/Carver	Finaled	125	No	No	No	No
046-21-26	0.17	R-1	Kiernan/Carver	Finaled	126	No	No	No	No
046-21-27	0.17	R-1	Kiernan/Carver	Finaled	127	No	No	No	No
046-21-28	0.17	R-1	Kiernan/Carver	Finaled	128	No	No	No	No
046-21-29	0.17	R-1	Kiernan/Carver	Finaled	129	No	No	No	No
046-21-48	0.18	R-1	Kiernan/Carver	Finaled	130	No	No	No	No
046-21-73	0.16	R-1	Kiernan/Carver	Finaled	131	No	No	No	No
046-21-62	0.16	R-1	Kiernan/Carver	Finaled	132	No	No	No	No
046-21-63	0.15	R-1	Kiernan/Carver	Finaled	133	No	No	No	No
046-21-60	0.16	R-1	Kiernan/Carver	Finaled	134	No	No	No	No
046-21-61	0.18	R-1	Kiernan/Carver	Finaled	135	No	No	No	No
046-21-56	0.16	R-1	Kiernan/Carver	Finaled	136	No	No	No	No
046-21-57	0.24	R-1	Kiernan/Carver	Finaled	137	No	No	No	No
046-21-54	0.17	R-1	Kiernan/Carver	Finaled	138	No	No	No	No
046-21-55	0.17	R-1	Kiernan/Carver	Finaled	139	No	No	No	No
046-21-58	0.19	R-1	Kiernan/Carver	Finaled	140	No	No	No	No
046-21-59	0.23	R-1	Kiernan/Carver	Finaled	141	No	No	No	No
046-21-72	0.16	R-1	Kiernan/Carver	Finaled	142	No	No	No	No
046-21-70	0.17	R-1	Kiernan/Carver	Finaled	143	No	No	No	No
046-21-71	0.16	R-1	Kiernan/Carver	Finaled	144	No	No	No	No
046-20-72	0.17	R-1	Kiernan/Carver	Finaled	145	No	No	No	No
046-20-71	0.20	R-1	Kiernan/Carver	Finaled	146	No	No	No	No
046-21-18	0.18	R-1	Kiernan/Carver	Finaled	147	No	No	No	No
046-21-19	0.17	R-1	Kiernan/Carver	Finaled	148	No	No	No	No
046-20-83	0.16	R-1	Kiernan/Carver	Finaled	149	No	No	No	No
046-20-82	0.16	R-1	Kiernan/Carver	Finaled	150	No	No	No	No

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046-20-81	0.17	R-1	Kiernan/Carver	Finaled	151	No	No	No	No
046-20-80	0.17	R-1	Kiernan/Carver	Finaled	152	No	No	No	No
046-20-87	0.21	R-1	Kiernan/Carver	Finaled	153	No	No	No	No
046-20-86	0.16	R-1	Kiernan/Carver	Finaled	154	No	No	No	No
046-20-85	0.17	R-1	Kiernan/Carver	Finaled	155	No	No	No	No
046-20-84	0.16	R-1	Kiernan/Carver	Finaled	156	No	No	No	No
046-20-73	0.16	R-1	Kiernan/Carver	Finaled	157	No	No	No	No
046-20-76	0.16	R-1	Kiernan/Carver	Finaled	158	No	No	No	No
046-20-77	0.17	R-1	Kiernan/Carver	Finaled	159	No	No	No	No
046-20-74	0.16	R-1	Kiernan/Carver	Finaled	160	No	No	No	No
046-20-75	0.16	R-1	Kiernan/Carver	Finaled	161	No	No	No	No
046-20-78	0.17	R-1	Kiernan/Carver	Finaled	162	No	No	No	No
046-21-22	0.17	R-1	Kiernan/Carver	Finaled	163	No	No	No	No
046-21-23	0.18	R-1	Kiernan/Carver	Finaled	164	No	No	No	No
046-21-20	0.20	R-1	Kiernan/Carver	Finaled	165	No	No	No	No
046-21-21	0.17	R-1	Kiernan/Carver	Finaled	166	No	No	No	No
046-21-24	0.17	R-1	Kiernan/Carver	Finaled	167	No	No	No	No
046-21-25	0.18	R-1	Kiernan/Carver	Finaled	168	No	No	No	No
078-64-10	0.19	R-1	Kiernan/Carver	Finaled	169	No	No	No	No
078-64-11	0.15	R-1	Kiernan/Carver	Finaled	170	No	No	No	No
078-64-12	0.15	R-1	Kiernan/Carver	Finaled	171	No	No	No	No
078-64-13	0.32	R-1	Kiernan/Carver	Finaled	172	No	No	No	No
078-64-09	0.18	R-1	Kiernan/Carver	Finaled	173	No	No	No	No
078-64-08	0.19	R-1	Kiernan/Carver	Finaled	174	No	No	No	No
078-64-22	0.22	R-1	Kiernan/Carver	Finaled	175	No	No	No	No
078-64-16	0.13	R-1	Kiernan/Carver	Finaled	176	No	No	No	No
078-64-21	0.15	R-1	Kiernan/Carver	Finaled	177	No	No	No	No
078-64-20	0.15	R-1	Kiernan/Carver	Finaled	178	No	No	No	No
078-64-19	0.15	R-1	Kiernan/Carver	Finaled	179	No	No	No	No
078-64-18	0.15	R-1	Kiernan/Carver	Finaled	180	No	No	No	No
078-64-17	0.14	R-1	Kiernan/Carver	Finaled	181	No	No	No	No
078-64-23	0.21	R-1	Kiernan/Carver	Finaled	182	No	No	No	No
078-64-15	0.19	R-1	Kiernan/Carver	Finaled	183	No	No	No	No
078-64-31	0.15	R-1	Kiernan/Carver	Finaled	184	No	No	No	No
078-64-24	0.14	R-1	Kiernan/Carver	Finaled	185	No	No	No	No
078-64-30	0.15	R-1	Kiernan/Carver	Finaled	186	No	No	No	No
078-64-25	0.15	R-1	Kiernan/Carver	Finaled	187	No	No	No	No
078-64-29	0.15	R-1	Kiernan/Carver	Finaled	188	No	No	No	No
078-64-26	0.15	R-1	Kiernan/Carver	Finaled	189	No	No	No	No
078-64-28	0.18	R-1	Kiernan/Carver	Finaled	190	No	No	No	No
078-64-27	0.18	R-1	Kiernan/Carver	Finaled	191	No	No	No	No
078-63-03	0.17	R-1	Kiernan/Carver	Finaled	192	No	No	No	No
078-63-04	0.17	R-1	Kiernan/Carver	Finaled	193	No	No	No	No
078-62-22	0.19	R-1	Kiernan/Carver	Finaled	194	No	No	No	No
078-62-27	0.18	R-1	Kiernan/Carver	Finaled	195	No	No	No	No
078-62-28	0.18	R-1	Kiernan/Carver	Finaled	196	No	No	No	No
078-62-29	0.14	R-1	Kiernan/Carver	Finaled	197	No	No	No	No
078-62-32	0.18	R-1	Kiernan/Carver	Finaled	198	No	No	No	No
078-62-30	0.15	R-1	Kiernan/Carver	Finaled	199	No	No	No	No
	16.23	Kiernan/Carver Total							
046-24-40	0.18	R-1	Pelandale/Snyder	Finaled	200	No	No	No	No
046-24-38	0.23	R-1	Pelandale/Snyder	Finaled	201	No	No	No	No

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046-24-39	0.18	R-1	Pelandale/Snyder	Finaled	202	No	No	No	No
046-24-32	0.20	R-1	Pelandale/Snyder	Finaled	203	No	No	No	No
046-24-33	0.20	R-1	Pelandale/Snyder	Finaled	204	No	No	No	No
046-24-34	0.14	R-1	Pelandale/Snyder	Finaled	205	No	No	No	No
	1.12	Pelandale/Snyder Total							
085-48-22	8.09	R-1	Village One	Finaled	206	No	No	No	No
085-34-67	0.21	R-1	Village One	Finaled	207	No	No	No	No
077-50-20	0.15	R-1	Village One	Finaled	208	No	No	No	No
077-50-62	0.17	R-1	Village One	Finaled	209	No	No	No	No
077-50-63	0.15	R-1	Village One	Finaled	210	No	No	No	No
077-50-61	0.16	R-1	Village One	Finaled	211	No	No	No	No
077-50-52	0.14	R-1	Village One	Finaled	212	No	No	No	No
077-50-53	0.14	R-1	Village One	Finaled	213	No	No	No	No
077-50-50	0.15	R-1	Village One	Finaled	214	No	No	No	No
077-50-51	0.14	R-1	Village One	Finaled	215	No	No	No	No
077-50-54	0.14	R-1	Village One	Finaled	216	No	No	No	No
077-50-70	0.16	R-1	Village One	Finaled	217	No	No	No	No
077-50-71	0.14	R-1	Village One	Finaled	218	No	No	No	No
077-51-02	0.14	R-1	Village One	Finaled	219	No	No	No	No
077-51-03	0.15	R-1	Village One	Finaled	220	No	No	No	No
077-51-01	0.17	R-1	Village One	Finaled	221	No	No	No	No
085-39-83	0.19	R-1	Village One	Finaled	222	No	No	No	No
085-39-87	0.18	R-1	Village One	Finaled	223	No	No	No	No
085-39-86	0.16	R-1	Village One	Finaled	224	No	No	No	No
085-39-85	0.15	R-1	Village One	Finaled	225	No	No	No	No
085-39-84	0.15	R-1	Village One	Finaled	226	No	No	No	No
085-38-47	0.19	R-1	Village One	Finaled	227	No	No	No	No
085-38-48	0.14	R-1	Village One	Finaled	228	No	No	No	No
085-38-49	0.14	R-1	Village One	Finaled	229	No	No	No	No
085-38-51	0.16	R-1	Village One	Finaled	230	No	No	No	No
085-11-28	0.12	R-1	Village One	Finaled	231	No	No	No	No
085-11-29	0.12	R-1	Village One	Finaled	232	No	No	No	No
085-11-30	0.12	R-1	Village One	Finaled	233	No	No	No	No
085-11-31	0.14	R-1	Village One	Finaled	234	No	No	No	No
085-43-33	0.17	R-1	Village One	Finaled	235	No	No	No	No
085-43-30	0.15	R-1	Village One	Finaled	236	No	No	No	No
085-43-28	0.16	R-1	Village One	Finaled	237	No	No	No	No
085-43-40	0.15	R-1	Village One	Finaled	238	No	No	No	No
085-43-36	0.15	R-1	Village One	Finaled	239	No	No	No	No
085-43-51	0.15	R-1	Village One	Finaled	240	No	No	No	No
085-43-46	0.15	R-1	Village One	Finaled	241	No	No	No	No
085-43-47	0.15	R-1	Village One	Finaled	242	No	No	No	No
085-43-44	0.16	R-1	Village One	Finaled	243	No	No	No	No
085-43-45	0.15	R-1	Village One	Finaled	244	No	No	No	No
085-43-48	0.15	R-1	Village One	Finaled	245	No	No	No	No
085-43-16	0.16	R-1	Village One	Finaled	246	No	No	No	No
085-27-33	0.16	R-1	Village One	Finaled	247	No	No	No	No
085-43-03	0.15	R-1	Village One	Finaled	248	No	No	No	No
085-43-08	0.15	R-1	Village One	Finaled	249	No	No	No	No
085-27-23	0.16	R-1	Village One	Finaled	250	No	No	No	No
085-27-26	0.15	R-1	Village One	Finaled	251	No	No	No	No
085-27-25	0.15	R-1	Village One	Finaled	252	No	No	No	No

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085-27-03	0.18	R-1	Village One	Finaled	253	No	No	No	No
085-27-52	0.16	R-1	Village One	Finaled	254	No	No	No	No
085-27-53	0.16	R-1	Village One	Finaled	255	No	No	No	No
085-27-55	0.16	R-1	Village One	Finaled	256	No	No	No	No
085-27-12	0.19	R-1	Village One	Finaled	257	No	No	No	No
085-27-11	0.17	R-1	Village One	Finaled	258	No	No	No	No
085-27-48	0.17	R-1	Village One	Finaled	259	No	No	No	No
085-27-46	0.17	R-1	Village One	Finaled	260	No	No	No	No
085-27-38	0.14	R-1	Village One	Finaled	261	No	No	No	No
085-43-17	0.15	R-1	Village One	Finaled	262	No	No	No	No
085-43-23	0.18	R-1	Village One	Finaled	263	No	No	No	No
085-43-24	0.15	R-1	Village One	Finaled	264	No	No	No	No
085-43-21	0.15	R-1	Village One	Finaled	265	No	No	No	No
085-17-65	0.13	R-1	Village One	Finaled	266	No	No	No	No
085-37-02	0.18	R-1	Village One	Finaled	267	No	No	No	No
085-37-03	0.20	R-1	Village One	Finaled	268	No	No	No	No
085-37-01	0.16	R-1	Village One	Finaled	269	No	No	No	No
085-36-06	0.18	R-1	Village One	Finaled	270	No	No	No	No
085-36-07	0.16	R-1	Village One	Finaled	271	No	No	No	No
085-37-26	0.20	R-1	Village One	Finaled	272	No	No	No	No
085-36-09	0.20	R-1	Village One	Finaled	273	No	No	No	No
085-37-33	0.24	R-1	Village One	Finaled	274	No	No	No	No
085-37-36	0.20	R-1	Village One	Finaled	275	No	No	No	No
085-37-37	0.25	R-1	Village One	Finaled	276	No	No	No	No
085-37-34	0.19	R-1	Village One	Finaled	277	No	No	No	No
085-37-35	0.21	R-1	Village One	Finaled	278	No	No	No	No
085-37-38	0.30	R-1	Village One	Finaled	279	No	No	No	No
085-37-18	0.17	R-1	Village One	Finaled	280	No	No	No	No
085-37-16	0.16	R-1	Village One	Finaled	281	No	No	No	No
085-37-17	0.24	R-1	Village One	Finaled	282	No	No	No	No
085-37-43	0.17	R-1	Village One	Finaled	283	No	No	No	No
085-37-46	0.16	R-1	Village One	Finaled	284	No	No	No	No
085-37-47	0.16	R-1	Village One	Finaled	285	No	No	No	No
085-37-44	0.16	R-1	Village One	Finaled	286	No	No	No	No
085-37-45	0.16	R-1	Village One	Finaled	287	No	No	No	No
085-37-48	0.16	R-1	Village One	Finaled	288	No	No	No	No
085-42-06	0.67	R-1	Village One	Finaled	289	No	No	No	No
085-32-30	0.19	R-1	Village One	Finaled	290	No	No	No	No
085-32-52	0.36	R-1	Village One	Finaled	291	No	No	No	No
085-32-35	0.21	R-1	Village One	Finaled	292	No	No	No	No
085-32-34	0.19	R-1	Village One	Finaled	293	No	No	No	No
085-32-26	0.19	R-1	Village One	Finaled	294	No	No	No	No
085-32-22	0.20	R-1	Village One	Finaled	295	No	No	No	No
085-32-57	0.92	R-1	Village One	Finaled	296	No	No	No	No
085-32-12	0.21	R-1	Village One	Finaled	297	No	No	No	No
085-32-09	0.19	R-1	Village One	Finaled	298	No	No	No	No
085-47-36	9.98	R-1	Village One	Finaled	299	No	No	No	No
077-45-06	0.78	R-1	Village One	Finaled	300	No	No	No	No
077-49-48	1.04	R-1	Village One	Finaled	301	No	No	No	No
077-54-32	38.47	R-1	Village One	Finaled	302	No	No	No	No
085-44-24	19.52	R-1	Village One	Finaled	303	No	No	No	No
085-06-80	36.97	R-1	Village One	Finaled	304	No	No	No	No

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085-45-36	10.38	R-1	Village One	Finaled	305	No	No	No	No
085-27-49	0.18	R-1	Village One	Finaled	306	No	No	No	No
085-37-25	0.20	R-1	Village One	Finaled	307	No	No	No	No
	142.46		Village One Total						
	179.64		Grand Total						

APN	Acres	Zone	Location	Type	Parcel count	Located in a Riparian Zone?	Located in a Flood Zone?	Located in the Flood Plain?	Located in a Hazardous Materials site?
085-40-63	5.19	SP-O	Village One	Multifamily	1	No	No	No	No
077-08-29	9.96	SP-H	Village One	Multifamily	2	No	No	No	No
085-13-68	1.94	SP-O	Village One	Multifamily	3	No	No	No	No
085-09-05	4.91	SP-O	Village One	Multifamily	4	No	No	No	No
077-08-26	9.80	SP-H	Village One	Multifamily	5	No	No	No	No
085-02-53	9.68	SP-O	Village One	Multifamily	6	No	No	No	No
085-02-34	4.58	SP-H	Village One	Multifamily	7	No	No	No	No
085-02-23	1.08	SP-H	Village One	Multifamily	8	No	No	No	No
085-02-35	5.07	SP-H	Village One	Multifamily	9	No	No	No	No
085-02-30	0.55	SP-H	Village One	Multifamily	10	No	No	No	No
085-13-67	0.56	SP-O	Village One	Multifamily	11	No	No	No	No
085-08-84	1.87	SP-O	Village One	Multifamily	12	No	No	No	No
085-08-83	0.93	SP-O	Village One	Multifamily	13	No	No	No	No
085-08-82	0.47	SP-O	Village One	Multifamily	14	No	No	No	No
085-13-69	0.57	SP-O	Village One	Multifamily	15	No	No	No	No
085-02-28	1.06	SP-H	Village One	Multifamily	16	No	No	No	No
085-02-29	1.00	SP-H	Village One	Multifamily	17	No	No	No	No
085-02-31	0.45	SP-H	Village One	Multifamily	18	No	No	No	No
	59.64	Total Acres							

APN	Acres	Zone	Location	Type	Parcel Count	Located in a Riparian Zone?	Located in a Flood Zone?	Located in the Flood Plain?	Located in a Hazardous Materials site?
082-08-16	11.62	SP-O	Coffee/Claratina	MixedUse	1	No	No	No	No
082-14-01	5.41	SP-O	North Beyer	MixedUse	2	No	No	No	No
082-05-35	9.31	SP-O	North Beyer	MixedUse	3	No	No	No	No
	26.34	Total Acres							

APN	Acres	Zone	Location	Type	Parcel Count	Located in a Riparian Zone?	Located in the Flood Zone?	Located in the Flood Plain?	Located on a Hazardous Materials Site?
107-05-21	0.69	R-1	BDA	Underdeveloped	1	Yes	Yes	No	No
107-06-38	0.53	R-1	BDA	Underdeveloped	2	No	Yes	No	No
112-14-13	1.86	R-1	BDA	Underdeveloped	3	No	No	No	No
067-12-34	0.98	R-1	BDA	Underdeveloped	4	No	No	No	No
067-25-05	1.06	R-1	BDA	Underdeveloped	5	No	No	No	No
067-24-35	4.71	R-1	BDA	Underdeveloped	6	Yes	No	No	No
068-06-44	1.23	R-1	BDA	Underdeveloped	7	No	No	No	No
076-34-07	3.47	R-1	BDA	Underdeveloped	8	No	No	No	No
076-42-07	2.11	R-1	BDA	Underdeveloped	9	No	No	No	No
081-50-94	1.13	R-1	BDA	Underdeveloped	10	No	No	No	No
081-50-92	0.57	R-1	BDA	Underdeveloped	11	No	No	No	No
081-46-03	1.60	R-1	BDA	Underdeveloped	12	No	No	No	No
081-18-69	1.30	R-1	BDA	Underdeveloped	13	No	No	No	No
081-50-03	0.62	R-1	BDA	Underdeveloped	14	No	No	No	No
030-19-29	1.78	R-1	BDA	Underdeveloped	15	No	No	No	No
030-12-02	2.69	R-1	BDA	Underdeveloped	16	No	No	No	No
030-19-35	1.72	R-1	BDA	Underdeveloped	17	No	No	No	No
030-19-30	1.14	R-1	BDA	Underdeveloped	18	No	No	No	No
030-19-33	2.75	R-1	BDA	Underdeveloped	19	No	No	No	No
030-54-29	0.99	R-1	BDA	Underdeveloped	20	No	No	No	No
030-13-53	1.44	R-1	BDA	Underdeveloped	21	No	No	No	No
030-03-07	1.04	R-1	BDA	Underdeveloped	22	No	No	No	No
030-03-06	1.04	R-1	BDA	Underdeveloped	23	No	No	No	No
030-10-24	0.84	R-1	BDA	Underdeveloped	24	No	No	No	No
031-13-30	0.93	R-1	BDA	Underdeveloped	25	No	No	No	No
031-07-29	0.80	R-1	BDA	Underdeveloped	26	No	No	No	No
031-02-50	1.71	R-1	BDA	Underdeveloped	27	No	No	No	No
033-25-07	24.40	R-1	BDA	Underdeveloped	28	Yes	No	No	No
033-90-01	1.04	R-1	BDA	Underdeveloped	29	No	No	No	No
033-22-19	14.55	R-1	BDA	Underdeveloped	30	Yes	No	No	No
033-22-17	3.67	R-1	BDA	Underdeveloped	31	Yes	No	No	No
033-22-10	2.31	R-1	BDA	Underdeveloped	32	Yes	No	No	No
033-91-02	0.99	R-1	BDA	Underdeveloped	33	No	No	No	No
033-22-09	1.97	R-1	BDA	Underdeveloped	34	Yes	No	No	No
033-22-07	1.14	R-1	BDA	Underdeveloped	35	Yes	No	No	No
037-13-18	4.15	R-1	BDA	Underdeveloped	36	No	No	No	No
037-61-03	0.71	R-1	BDA	Underdeveloped	37	No	No	No	No
037-13-03	0.86	R-1	BDA	Underdeveloped	38	No	No	No	No
056-74-54	1.04	R-1	BDA	Underdeveloped	39	No	No	No	No
031-02-08	0.78	R-1	BDA	Underdeveloped	40	No	No	No	No
033-22-06	0.69	R-1	BDA	Underdeveloped	41	Yes	No	No	No
067-25-04	1.11	R-1	BDA	Underdeveloped	42	No	No	No	No
037-13-02	0.53	R-1	BDA	Underdeveloped	43	No	No	No	No
067-08-96	0.33	R-1	BDA	Underdeveloped	44	No	No	No	No
119-18-11	0.64	R-1	BDA	Underdeveloped	45	No	No	No	No
	0.36	R-1	BDA	Underdeveloped	46	No	No	No	No
067-34-05	0.62	R-1	BDA	Underdeveloped	47	Yes	No	No	No

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013-32-24	0.42	R-1	BDA	Underdeveloped	48	No	No	No	No
120-52-01	1.31	R-1	BDA	Underdeveloped	49	No	No	No	No
081-25-16	0.96	R-1	BDA	Underdeveloped	50	No	No	No	No
030-03-08	2.02	R-1	BDA	Underdeveloped	51	No	No	No	No
033-68-30	0.83	R-1	Village One	Underdeveloped	52	No	No	No	No
085-01-67	1.37	R-1	Village One	Underdeveloped	53	No	No	No	No
085-41-54	5.42	R-1	Village One	Underdeveloped	54	No	No	No	No
085-41-55	0.99	R-1	Village One	Underdeveloped	55	No	No	No	No
085-01-61	8.53	R-1	Village One	Underdeveloped	56	No	No	No	No
085-01-35	1.53	R-1	Village One	Underdeveloped	57	No	No	No	No
085-01-10	1.89	R-1	Village One	Underdeveloped	58	No	No	No	No
085-01-47	8.40	R-1	Village One	Underdeveloped	59	No	No	No	No
085-01-48	7.15	R-1	Village One	Underdeveloped	60	No	No	No	No
085-01-17	4.64	R-1	Village One	Underdeveloped	61	No	No	No	No
085-01-46	4.11	R-1	Village One	Underdeveloped	62	No	No	No	No
085-02-40	1.02	R-1	Village One	Underdeveloped	63	No	No	No	No
085-01-21	35.87	R-1	Village One	Underdeveloped	64	No	No	No	No
085-33-66	4.27	R-1	Village One	Underdeveloped	65	No	No	No	No
085-18-60	4.38	R-1	Village One	Underdeveloped	66	No	No	No	No
085-02-06	9.21	R-1	Village One	Underdeveloped	67	No	No	No	No
085-02-54	9.37	R-1	Village One	Underdeveloped	68	No	No	No	No
085-07-16	16.77	R-1	Village One	Underdeveloped	69	No	No	No	No
085-07-09	12.85	R-1	Village One	Underdeveloped	70	No	No	No	No
085-07-12	1.43	R-1	Village One	Underdeveloped	71	No	No	No	No
085-34-80	1.03	R-1	Village One	Underdeveloped	72	No	No	No	No
085-04-05	2.97	R-1	Village One	Underdeveloped	73	No	No	No	No
	251.31	R-1 Total							
030-56-04	1.02	R-2	BDA	Underdeveloped	1	No	No	No	No
030-56-02	2.18	R-2	BDA	Underdeveloped	2	No	No	No	No
037-29-35	0.91	R-2	BDA	Underdeveloped	3	No	No	No	No
037-29-26	0.88	R-2	BDA	Underdeveloped	4	No	No	No	No
037-29-08	0.89	R-2	BDA	Underdeveloped	5	No	No	No	No
031-02-02	0.58	R-2	BDA	Underdeveloped	6	No	No	No	No
030-08-10	1.44	R-2	BDA	Underdeveloped	7	No	No	No	No
	7.90	R-2 Total							
030-56-03	1.88	R-3	BDA	Underdeveloped	1	No	No	No	No
031-01-11	0.92	R-3	BDA	Underdeveloped	2	No	No	No	No
032-18-07	1.84	R-3	BDA	Underdeveloped	3	No	No	No	No
112-45-30	0.77	R-3	BDA	Underdeveloped	4	No	No	No	No
	5.41	R-3 Total						13.31	
	264.62	Grand Total							

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Growth Area	APN	Acres	Located in a Riparian Zone?	Located in a Flood Zone?	Located in the Flood Plain?	Located near a Hazardous Materials Site?
Waterman/Luchessa	046-007-021	44.09	No	No	No	No
Waterman/Luchessa	046-007-037	35.30	No	No	No	No
Waterman/Luchessa	Subtotals	79.39				
Johansen/Empire	133-001-015	5.91	No	No	No	No
Johansen/Empire	133-001-028	10.65	No	No	No	No
Johansen/Empire	133-001-029	7.69	No	No	No	No
Johansen/Empire	133-001-017	4.68	No	No	No	No
Johansen/Empire	133-001-026	0.22	No	No	No	No
Johansen/Empire	133-001-027	2.13	No	No	No	No
Johansen/Empire	133-001-022	0.40	No	No	No	No
Johansen/Empire	133-001-019	0.47	No	No	No	No
Johansen/Empire	Pending	4.44	No	No	No	No
Johansen/Empire	Pending	2.57	No	No	No	No
Johansen/Empire	Pending	2.21	No	No	No	No
Johansen/Empire	009-001-011	57.58	No	No	No	No
Johansen/Empire	009-004-001	76.51	No	No	No	No
Johansen/Empire	009-004-020	13.57	No	No	No	No
Johansen/Empire	009-004-018	1.01	No	No	No	No
Johansen/Empire	009-001-012	1.26	No	No	No	No
Johansen/Empire	009-004-019	0.65	No	No	No	No
Johansen/Empire	009-001-002	25.64	No	No	No	No
Johansen/Empire	009-001-025	27.45	No	No	No	No
Johansen/Empire	009-001-003	14.60	No	No	No	No
Johansen/Empire	009-001-004	8.43	No	No	No	No
Johansen/Empire	009-002-018	45.59	No	No	No	No
Johansen/Empire	009-002-011	1.55	No	No	No	No
Johansen/Empire	009-002-017	9.27	No	No	No	No
Johansen/Empire	009-002-007	9.61	No	No	No	No
Johansen/Empire	009-002-005	7.83	No	No	No	No
Johansen/Empire	009-002-001	4.19	No	No	No	No
Johansen/Empire	009-002-004	4.59	No	No	No	No
Johansen/Empire	009-002-002	0.14	No	No	No	No
Johansen/Empire	009-002-003	0.14	No	No	No	No
Johansen/Empire	009-002-016	0.58	No	No	No	No
Johansen/Empire	009-002-015	0.46	No	No	No	No
Johansen/Empire	009-002-006	2.19	No	No	No	No
Johansen/Empire	009-002-014	0.48	No	No	No	No
Johansen/Empire	009-002-013	0.64	No	No	No	No
Johansen/Empire	014-038-008	26.23	Yes	No	No	No
Johansen/Empire	014-038-007	69.01	Yes	No	No	No
Johansen/Empire	014-037-010	17.29	Yes	No	No	No
Johansen/Empire	014-037-032	10.51	Yes	No	No	No
Johansen/Empire	014-037-035	0.93	Yes	No	No	No
Johansen/Empire	014-037-040	1.37	Yes	No	No	No
Johansen/Empire	014-037-041	1.17	Yes	No	No	No
Johansen/Empire	014-037-036	1.08	Yes	No	No	No

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Johansen/Empire	014-037-064	2.25	Yes	No	No	No
Johansen/Empire	014-037-065	2.22	Yes	No	No	No
Johansen/Empire	014-037-056	11.76	Yes	No	No	No
Johansen/Empire	014-037-052	15.82	No	No	No	No
Johansen/Empire	014-037-060	30.43	Yes	No	No	No
Johansen/Empire	014-037-053	1.40	No	No	No	No
Johansen/Empire	014-038-005	45.27	No	No	No	No
Johansen/Empire	014-037-057	6.45	Yes	No	No	No
Johansen/Empire	014-037-028	1.16	No	No	No	No
Johansen/Empire	014-037-062	10.39	Yes	No	No	No
Johansen/Empire	014-037-029	1.19	No	No	No	No
Johansen/Empire	014-037-063	7.46	Yes	No	No	No
Johansen/Empire	014-037-012	15.92	No	No	No	No
Johansen/Empire	014-037-039	2.67	No	No	No	No
Johansen/Empire	014-037-015	1.22	No	No	No	No
Johansen/Empire	014-037-042	0.76	No	No	No	No
Johansen/Empire	014-037-043	0.32	No	No	No	No
Johansen/Empire	014-037-013	1.95	No	No	No	No
Johansen/Empire	Subtotal	641.56				
Fairview Village	056-026-001	0.63	Yes	No	No	No
Fairview Village	056-027-009	59.24	No	No	No	No
Fairview Village	056-028-010	24.87	No	No	No	No
Fairview Village	056-028-014	41.62	No	No	No	No
Fairview Village	056-028-012	25.87	No	No	No	No
Fairview Village	056-028-013	1.40	No	No	No	No
Fairview Village	Subtotal	153.63				
Roselle/Claribel SP	083-003-012	20.99	No	No	No	No
Roselle/Claribel SP	083-003-005	39.21	No	No	No	No
Roselle/Claribel SP	083-003-004	39.37	No	No	No	No
Roselle/Claribel SP	083-003-003	79.09	No	No	No	No
Roselle/Claribel SP	083-004-076	19.75	No	No	No	No
Roselle/Claribel SP	083-004-082	1.20	No	No	No	No
Roselle/Claribel SP	083-004-081	1.26	No	No	No	No
Roselle/Claribel SP	083-004-080	16.64	No	No	No	No
Roselle/Claribel SP	083-004-065	36.34	No	No	No	No
Roselle/Claribel SP	083-004-066	0.55	No	No	No	No
Roselle/Claribel SP	083-004-039	0.50	No	No	No	No
Roselle/Claribel SP	083-004-040	0.51	No	No	No	No
Roselle/Claribel SP	083-004-062	1.83	No	No	No	No
Roselle/Claribel SP	083-004-055	1.27	No	No	No	No
Roselle/Claribel SP	083-004-041	2.34	No	No	No	No
Roselle/Claribel SP	083-004-056	1.26	No	No	No	No
Roselle/Claribel SP	083-004-054	1.25	No	No	No	No
Roselle/Claribel SP	083-004-052	1.25	No	No	No	No
Roselle/Claribel SP	083-004-057	20.19	No	No	No	No
Roselle/Claribel SP	083-004-050	10.07	No	No	No	No
Roselle/Claribel SP	083-004-083	10.28	No	No	No	No
Roselle/Claribel SP	083-004-058	9.90	No	No	No	No
Roselle/Claribel SP	083-004-047	10.30	No	No	No	No
Roselle/Claribel SP	083-004-084	4.97	No	No	No	No

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Roselle/Claribel SP	083-004-078	2.71	No	No	No	No
Roselle/Claribel SP	083-004-079	1.79	No	No	No	No
Roselle/Claribel SP	083-004-013	19.41	No	No	No	No
Roselle/Claribel SP	083-004-063	4.81	No	No	No	No
Roselle/Claribel SP	083-004-023	3.16	No	No	No	No
Roselle/Claribel SP	083-004-048	17.46	No	No	No	No
Roselle/Claribel SP	083-004-068	36.51	No	No	No	No
Roselle/Claribel SP	083-001-001	0.28	No	No	No	No
Roselle/Claribel SP	083-001-002	0.38	No	No	No	No
Roselle/Claribel SP	083-004-060	4.66	No	No	No	No
Roselle/Claribel SP	083-004-059	4.52	No	No	No	No
Roselle/Claribel SP	083-001-003	0.26	No	No	No	No
Roselle/Claribel SP	083-001-004	0.27	No	No	No	No
Roselle/Claribel SP	083-001-024	0.27	No	No	No	No
Roselle/Claribel SP	083-001-005	0.27	No	No	No	No
Roselle/Claribel SP	083-001-023	0.28	No	No	No	No
Roselle/Claribel SP	083-004-044	4.75	No	No	No	No
Roselle/Claribel SP	083-004-043	4.80	No	No	No	No
Roselle/Claribel SP	083-001-006	0.27	No	No	No	No
Roselle/Claribel SP	083-001-022	0.28	No	No	No	No
Roselle/Claribel SP	083-001-007	0.27	No	No	No	No
Roselle/Claribel SP	083-001-021	0.28	No	No	No	No
Roselle/Claribel SP	083-001-008	0.27	No	No	No	No
Roselle/Claribel SP	083-001-020	0.27	No	No	No	No
Roselle/Claribel SP	083-005-020	0.24	No	No	No	No
Roselle/Claribel SP	083-005-019	2.88	No	No	No	No
Roselle/Claribel SP	083-005-016	9.71	No	No	No	No
Roselle/Claribel SP	083-001-009	0.27	No	No	No	No
Roselle/Claribel SP	083-004-072	2.94	No	No	No	No
Roselle/Claribel SP	083-005-008	0.32	No	No	No	No
Roselle/Claribel SP	083-005-024	0.34	No	No	No	No
Roselle/Claribel SP	083-001-019	0.27	No	No	No	No
Roselle/Claribel SP	083-004-008	9.26	No	No	No	No
Roselle/Claribel SP	083-005-007	0.33	No	No	No	No
Roselle/Claribel SP	083-005-023	0.29	No	No	No	No
Roselle/Claribel SP	083-001-010	0.27	No	No	No	No
Roselle/Claribel SP	083-001-018	0.27	No	No	No	No
Roselle/Claribel SP	083-004-064	1.75	No	No	No	No
Roselle/Claribel SP	083-005-006	0.24	No	No	No	No
Roselle/Claribel SP	083-005-011	0.24	No	No	No	No
Roselle/Claribel SP	083-004-071	2.95	No	No	No	No
Roselle/Claribel SP	083-001-017	0.27	No	No	No	No
Roselle/Claribel SP	083-001-011	0.26	No	No	No	No
Roselle/Claribel SP	083-005-005	0.25	No	No	No	No
Roselle/Claribel SP	083-005-012	0.24	No	No	No	No
Roselle/Claribel SP	083-001-016	0.33	No	No	No	No
Roselle/Claribel SP	083-005-004	0.25	No	No	No	No
Roselle/Claribel SP	083-005-013	0.24	No	No	No	No
Roselle/Claribel SP	083-001-012	0.26	No	No	No	No
Roselle/Claribel SP	083-004-031	0.87	No	No	No	No
Roselle/Claribel SP	083-005-002	0.37	No	No	No	No
Roselle/Claribel SP	083-005-003	0.49	No	No	No	No

Roselle/Claribel SP	083-005-022	0.18	No	No	No	No
Roselle/Claribel SP	083-005-015	0.31	No	No	No	No
Roselle/Claribel SP	083-004-070	1.72	No	No	No	No
Roselle/Claribel SP	083-004-073	1.40	No	No	No	No
Roselle/Claribel SP	083-004-037	0.77	No	No	No	No
Roselle/Claribel SP	083-001-026	0.23	No	No	No	No
Roselle/Claribel SP	083-001-029	0.23	No	No	No	No
Roselle/Claribel SP	083-004-067	0.69	No	No	No	No
Roselle/Claribel SP	083-005-021	0.29	No	No	No	No
Roselle/Claribel SP	083-001-028	0.25	No	No	No	No
Roselle/Claribel SP	083-001-027	0.25	No	No	No	No
Roselle/Claribel SP	Subtotal	481.27				

Table A-2

Measure M Area Development Assumptions

Comprehensive Planning District	Measure M Approved Area	Column A	Column B	Column C	Column D	Column E	Column F
	Growth areas pending annexation	Total Gross Acreage of Measure M Area	Non residential uses (10% of Col. A)	Roads (25% of subtotal of A – B)	Net Residential Acreage (A – B - C)	Multi-family Acreage 15% of D	Single Family Acreage 85% of D
Roselle/Claribel	Roselle Claribel Specific Plan Area	480	48	108	324	49	275
Fairview	Fairview Village Specific Plan	119	12	27	80	12	68
Kiernan/Carver	Waterman/Luchessa Properties	80	8	18	54	8	46
Johansen	Johansen	501	50	113	338	51	287
Empire North	Empire North Unit #2 area	141	14	32	95	14	81
Totals		1,321	132	298	881	134	757

U.C. BERKELEY LIBRARIES



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